
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06		

Filing at a Glance

Company:	MedAmerica Insurance Company
Product Name:	Long-Term Care
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	04/29/2022
SERFF Tr Num:	MILL-133176411
SERFF Status:	Closed-Approved
State Tr Num:	MILL-133176411
State Status:	Approved
Co Tr Num:	CICA
Effective	On Approval
Date Requested:	
Author(s):	Courtney Williamson, Joe Neary, Cassi Noel, Derek Lesniak, Matt Mickolich, Lola Heimlich, Ben Pearson, Nicholas Kuder
Reviewer(s):	Michael Hibbert (primary), Jim Lavery
Disposition Date:	10/31/2022
Disposition Status:	Approved
Effective Date:	

State Filing Description:

Proposed aggregate 54.2% increase on 198 policyholders of MedAmerica's individual LTC forms 14515-PA (the 515 Series) and 14785-PA (the 780 Series).

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06		

General Information

Project Name: MedAmerica Nationwide 2022 Rate Increase

Project Number: 145MAI01-40.06

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 52%

Deemer Date:

Submitted By: Joe Neary

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Pennsylvania is the state of domicile.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 10/31/2022

State Status Changed: 10/31/2022

Created By: Lola Heimlich

Corresponding Filing Tracking Number:

State TOI: LTC03I Individual Long Term Care

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06

On behalf of the company, we are submitting this rate filing for your review. This is an existing policy form(s) that provides long-term care coverage. This policy form(s) was written by Combined Insurance Company of America (CICA) and issued in Pennsylvania from February 18, 1999 through June 1, 2008 and is no longer marketed in any jurisdiction.

In 2008, MedAmerica Insurance Company (MedAmerica) acquired the long-term care block of business issued by CICA from Ace Ltd. and subsequently submitted a certificate of assumption filing. As a result, most of the nationwide policies are now on MedAmerica paper; however, approximately 16% of the in-force policyholders nationwide objected to the assumption filing and remain on CICA paper. In Pennsylvania, all of the in-force policies are on MedAmerica paper. MedAmerica has 100% of the risk on this form(s), including policies on CICA paper, and administers and manages the entire block.

The company is requesting a premium rate increase on this form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than originally expected.

The requested rate increase varies by series and inflation option. The rate increase request was determined as described in Section 2 of the enclosed actuarial memorandum. The enclosed cover letter provides the requested rate increases for this form(s) by series and inflation option.

Prior rate increases have been approved and implemented on this form(s). Exhibit IV of the enclosed actuarial memorandum provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which there is business in force. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business.

If the Department approves the increase requested in full, then the company does not anticipate additional rate increases beyond the current request. However, the company will continue to monitor experience and reserves the right to request additional rate increases if experience deteriorates from the current expectations in this filing.

Similar to the prior increase(s), the company will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, the company will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial. If the cumulative requested rate increase is filed for use, a majority of policyholders with auto inflation will be eligible for a contingent benefit upon lapse.

To comply with rate stability regulation in this jurisdiction, enclosed with this filing is a plan, subject to the Department's review, which demonstrates that appropriate administration and claims processing procedures are in effect.

Company and Contact

Filing Contact Information

Courtney Williamson, Associate Actuary courtney.williamson@milliman.com
8500 Normandale Lake Blvd. 952-820-2413 [Phone]
Suite 1850
Minneapolis, MN 55437

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06

Filing Company Information

(This filing was made by a third party - millimaninc)

MedAmerica Insurance Company	CoCode: 69515	State of Domicile:
165 Court Street	Group Code: 1186	Pennsylvania
Rochester, NY 14647	Group Name: Lifetime HealthCare	Company Type:
(800) 544-0327 ext. [Phone]	Group	Life/Accident/Health
	FEIN Number: 34-0977231	State ID Number:

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06		

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Michael Hibbert	10/31/2022	10/31/2022

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Michael Hibbert	10/05/2022	10/05/2022
Disapproved	Michael Hibbert	08/29/2022	08/29/2022
Disapproved	Michael Hibbert	06/03/2022	06/03/2022

Response Letters

Responded By	Created On	Date Submitted
Courtney Williamson	10/27/2022	10/27/2022
Nicholas Kuder	09/28/2022	09/28/2022
Lola Heimlich	08/16/2022	08/16/2022

SERFF Tracking #:	MILL-133176411	State Tracking #:	MILL-133176411	Company Tracking #:	CICA
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06				

Disposition

Disposition Date: 10/31/2022

Effective Date:

Status: Approved

Comment: October 31, 2022

Courtney Williamson, Associate Actuary
MedAmerica Insurance Company
8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437

RE: Proposed aggregate 54.2% increase on 198 policyholders of MedAmerica's individual LTC forms 14515-PA (the 515 Series) and 14785-PA (the 780 Series).
Pennsylvania Insurance Department ID #: MILL-133176411

Dear Courtney Williamson:

The Department approves the rate increases proposed in the seriatim listing submitted on 9/28/2022.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Accident & Health Insurance

Company	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MedAmerica Insurance Company	52.000%	52.000%	\$165,346	198	\$317,924	76.900%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	515 Series Rate Tables		Yes

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	780 Series Rate Tables		Yes
Rate	515 Series Rate Tables		No
Rate	780 Series Rate Tables		No
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Claims and Administration Processing Plan		Yes
Supporting Document	Sample Policyholder Notification Letter		Yes
Supporting Document	Response to June 3, 2022 Objection		Yes
Supporting Document	Response to August 29, 2022 Objection		Yes
Supporting Document	Response to October 5, 2022 Objection		Yes

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06
Filing Company: MedAmerica Insurance Company

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 10/05/2022
Submitted Date 10/05/2022
Respond By Date

Dear Courtney Williamson,

Introduction:

October 5, 2022

Courtney Williamson, Associate Actuary
MedAmerica Insurance Company
8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437

RE: Proposed aggregate 54.2% increase on 198 policyholders of MedAmerica's individual LTC forms 14515-PA (the 515 Series) and 14785-PA (the 780 Series).

Pennsylvania Insurance Department ID #: MILL-133176411

Dear Courtney Williamson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

1. The Department is willing approve your proposed alternate increase for the 21 policies with form 14785-PA with auto-inflation (i.e. a requested 30% premium rate increase in Year 1 followed by a 15.7% premium rate increase in Year 2) and for the 79 policies on form 14515-PA with auto-inflation (i.e. a requested 33% premium rate increase in both Year 1 and Year 2) in order to compensate for the delay in implementation. Please provide an Excel spreadsheet, perhaps similar to Exhibit I-b, which demonstrates that the lifetime loss ratio with the proposed alternate increase is equivalent to the lifetime loss ratio with a one-year increase of 48.9% for 780 series policies in the block and a single increase of 71.8% for 515 series policies within the combined block.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Accident & Health Insurance

Conclusion:

Sincerely,
Michael Hibbert

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06
Filing Company: MedAmerica Insurance Company

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 08/29/2022
Submitted Date 08/29/2022
Respond By Date

Dear Courtney Williamson,

Introduction:

August 29, 2022

Courtney Williamson, Associate Actuary
MedAmerica Insurance Company
8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437

RE: Proposed aggregate 54.2% increase on 198 policyholders of MedAmerica's individual LTC forms 14515-PA (the 515 Series) and 14785-PA (the 780 Series).

Pennsylvania Insurance Department ID #: MILL-133176411

Dear Courtney Williamson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

The Department cannot approve your requested increase, but we can make the following offer.

1. A 48.9% increase on policyholders with a 780 series policy with auto inflation.
2. An 80.9% increase on policyholders with a 515 series policy with auto inflation issued on or after 9/16/2002.
3. A 71.8% increase on policyholders with a 515 series policy with auto inflation issued prior to 9/16/2002.

Please propose a series of increases staged over no more than four years such that the cumulative aggregate value of the proposed increases is equal to the approvable increase shown above and no increase on any policy in any year is greater than 30%.

Lastly, please provide a seriatim listing with the proposed increases for each of the 198 MedAmerica policies in this block in Excel. Each row within the worksheet must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, the premium before the requested increase, and MedAmerica's suggested premium increase in each year of the proposed implementation period.

If MedAmerica would like to accept our offer, then please respond with an acceptance letter and the seriatim listing.

Sincerely,

Michael Hibbert

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06

Actuarial Associate

Bureau of Accident & Health Insurance

Conclusion:

Sincerely,

Michael Hibbert

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06
Filing Company: MedAmerica Insurance Company

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 06/03/2022
Submitted Date 06/03/2022
Respond By Date

Dear Courtney Williamson,

Introduction:

June 3, 2022

Courtney Williamson, Associate Actuary
MedAmerica Insurance Company
8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437

RE: Proposed aggregate 54.2% increase on 198 policyholders of MedAmerica's individual LTC forms 14515-PA (the 515 Series) and 14785-PA (the 780 Series).

Pennsylvania Insurance Department ID #: MILL-133176411

Dear Courtney Williamson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit 1-a) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the current Pennsylvania rate level.

2. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit 1-a) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide.

3. Please provide the percent of active policyholders remaining on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06

4. Please provide the cumulative weighted average increase granted on policies in force on this block in PA. We understand that the cumulative increase for the 515 Series is 105% in PA and the cumulative increase for the 780 Series is 18%. We are asking for your estimate of the aggregate increase for the entire block in PA.

5. Please answer the following questions:

- (i) How many policies were issued prior to 9/16/2002?
- (ii) How many policies were issued after to 9/15/2002?

6. Please provide a table in Excel for the 198 Pennsylvania policies in force.

Each row should contain the following information:

- (a) Policy number,
- (b) Policy form,
- (c) Issue age,
- (d) Inflation status indicator,
- (e) Benefit period,
- (f) Issue date,
- (g) Requested rate increase.

7. The cover letter describes the nonforfeiture options but not the other downgrade choices. Please describe the other options policyholders have to mitigate the rate increase.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Accident & Health Insurance

Conclusion:

Sincerely,
Michael Hibbert

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/27/2022
Submitted Date	10/27/2022

Dear Michael Hibbert,

Introduction:

On behalf of Missy Gordon, thank you for reviewing this filing.

Response 1

Comments:

Please see the attached documents in response to your October 5, 2022 request.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Response to October 5, 2022 Objection
Comments:	
Attachment(s):	PA_Response to 20221005 Objection_CICA_LRRS_20221027.pdf PA_CICA_Response Attachments_20221027.xlsb

Conclusion:

Thank you for working with us to complete this filing. Please let us know if you have any additional questions.

Sincerely,

Courtney Williamson

SERFF Tracking #:	MILL-133176411	State Tracking #:	MILL-133176411	Company Tracking #:	CICA
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/28/2022
Submitted Date	09/28/2022

Dear Michael Hibbert,

Introduction:

On behalf of Missy Gordon, thank you for reviewing this filing.

Response 1

Comments:

Please see the attached documents in response to your August 29, 2022 requests.

Changed Items:

No Form Schedule items changed.

State: Pennsylvania Filing Company: MedAmerica Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Long-Term Care
 Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	515 Series Rate Tables	14515-PA	Revised	Previous State Filing Number: MILL-132822823 Percent Rate Change Request: 59.3	PA_Rate Tables_515 Series_Year 1_20220926.pdf, PA_Rate Tables_515 Series_Year 2_20220926.pdf,	09/28/2022 By: Cassi Noel
Previous Version						
1	515 Series Rate Tables	14515-PA	Revised	Previous State Filing Number: MILL-132822823 Percent Rate Change Request: 62.4	PA_Current Rate Tables_515 Series_20220425.pdf, PA_Proposed Rate Tables_515 Series_20220425.pdf,	04/29/2022 By: Joe Neary
2	780 Series Rate Tables	14785-PA	Revised	Previous State Filing Number: MILL-132822823 Percent Rate Change Request: 28.8	PA_Rate Tables_780 Series_Year 1_20220926.pdf, PA_Rate Tables_780 Series_Year 2_20220926.pdf,	09/28/2022 By: Cassi Noel
Previous Version						
2	780 Series Rate Tables	14785-PA	Revised	Previous State Filing Number: MILL-132822823 Percent Rate Change Request: 27.9	PA_Current Rate Tables_780 Series_20220425.pdf, PA_Proposed Rate Tables_780 Series_20220425.pdf,	04/29/2022 By: Joe Neary

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to August 29, 2022 Objection
Comments:	
Attachment(s):	PA_MedAmerica_CICA Response_20220926 Objection Letter_20220829.pdf PA_CICA_Seriatim Listing_20220926.xlxb

Conclusion:

Thank you for working with us to complete this filing. Please let us know if you have any additional questions.

SERFF Tracking #:	MILL-133176411	State Tracking #:	MILL-133176411	Company Tracking #:	CICA
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State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06		

Sincerely,
Cassi Noel

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/16/2022
Submitted Date	08/16/2022

Dear Michael Hibbert,

Introduction:

On behalf of Missy Gordon, thank you for reviewing this filing.

Response 1

Comments:

Please see the attached documents in response to your June 3, 2022 requests.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Response to June 3, 2022 Objection
Comments:	
Attachment(s):	PA_Response to 20220603 Objection_CICA_LRRS_20220808.pdf PA_CICA_Response Attachments_20220808.xlsb

Conclusion:

Thank you for working with us to complete this filing. Please let us know if you have any additional questions.

Sincerely,

Courtney Williamson

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06

Post Submission Update Request Processed On 10/31/2022

Status: Allowed
Created By: Nicholas Kuder
Processed By: Michael Hibbert
Comments:

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	52	54.2

Company Rate Information:

Company Name:MedAmerica Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	52.000%	54.200%
Overall % Rate Impact	52.000%	54.200%
Written Premium Change for this Program	\$165346	\$172195
Maximum %Change (where required)	76.900%	80.900%

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06		

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	12.100%
Effective Date of Last Rate Revision:	09/16/2021
Filing Method of Last Filing:	Review and Approval
SERFF Tracking Number of Last Filing:	MILL-132822823

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MedAmerica Insurance Company	52.000%	52.000%	\$165,346	198	\$317,924	76.900%	0.000%

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		515 Series Rate Tables	14515-PA	Revised	Previous State Filing Number: MILL-132822823 Percent Rate Change Request: 59.3	PA_Rate Tables_515 Series_Year 1_20220926.pdf, PA_Rate Tables_515 Series_Year 2_20220926.pdf,
2		780 Series Rate Tables	14785-PA	Revised	Previous State Filing Number: MILL-132822823 Percent Rate Change Request: 28.8	PA_Rate Tables_780 Series_Year 1_20220926.pdf, PA_Rate Tables_780 Series_Year 2_20220926.pdf,

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR POLICY FORM 14515 WITH NO INFLATION PROTECTION

BASE PLAN ANNUAL PREMIUMS (Per \$10 of Benefit) WITH RATE INCREASE - Year 1

Issue Age	Lifetime Multiplier = 400 Elimination Period			Lifetime Multiplier = 800 Elimination Period			Lifetime Multiplier = 1200 Elimination Period			Lifetime Multiplier = 1600 Elimination Period			Lifetime Multiplier = Unlimited Elimination Period		
	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>
18-44	\$17	\$15	\$14	\$22	\$19	\$18	\$25	\$22	\$21	\$26	\$23	\$22	\$36	\$32	\$29
45-49	\$23	\$21	\$19	\$32	\$28	\$26	\$36	\$32	\$29	\$40	\$35	\$32	\$58	\$50	\$46
50	\$26	\$23	\$22	\$36	\$32	\$29	\$43	\$37	\$35	\$48	\$41	\$39	\$69	\$59	\$55
51	\$28	\$25	\$22	\$37	\$33	\$30	\$46	\$40	\$36	\$51	\$44	\$40	\$73	\$63	\$58
52	\$29	\$25	\$23	\$40	\$35	\$32	\$48	\$41	\$37	\$54	\$47	\$43	\$77	\$68	\$61
53	\$30	\$26	\$25	\$43	\$36	\$33	\$51	\$44	\$40	\$58	\$50	\$46	\$81	\$72	\$65
54	\$32	\$28	\$25	\$44	\$39	\$35	\$54	\$47	\$43	\$61	\$52	\$48	\$87	\$75	\$69
55	\$33	\$29	\$26	\$47	\$41	\$37	\$58	\$50	\$44	\$65	\$55	\$51	\$91	\$80	\$72
56	\$35	\$30	\$28	\$51	\$43	\$39	\$62	\$52	\$48	\$69	\$59	\$54	\$98	\$84	\$77
57	\$36	\$32	\$29	\$55	\$47	\$41	\$66	\$57	\$51	\$75	\$63	\$58	\$105	\$91	\$83
58	\$40	\$35	\$30	\$59	\$51	\$46	\$72	\$62	\$57	\$81	\$69	\$63	\$113	\$98	\$90
59	\$43	\$36	\$33	\$65	\$55	\$50	\$79	\$68	\$61	\$88	\$76	\$69	\$123	\$106	\$97
60	\$47	\$40	\$36	\$70	\$61	\$54	\$86	\$73	\$66	\$97	\$83	\$75	\$134	\$116	\$105
61	\$50	\$43	\$39	\$76	\$65	\$59	\$92	\$80	\$72	\$105	\$90	\$81	\$145	\$126	\$115
62	\$54	\$46	\$41	\$83	\$70	\$63	\$101	\$87	\$77	\$112	\$97	\$88	\$156	\$135	\$123
63	\$58	\$50	\$44	\$88	\$75	\$68	\$106	\$92	\$83	\$120	\$104	\$94	\$166	\$144	\$130
64	\$62	\$52	\$48	\$92	\$79	\$70	\$112	\$97	\$87	\$126	\$109	\$98	\$174	\$150	\$137
65	\$66	\$57	\$51	\$97	\$83	\$75	\$119	\$102	\$92	\$132	\$115	\$104	\$182	\$159	\$144
66	\$70	\$61	\$55	\$104	\$90	\$80	\$127	\$109	\$98	\$142	\$123	\$112	\$195	\$168	\$153
67	\$77	\$68	\$61	\$113	\$97	\$87	\$138	\$119	\$108	\$156	\$134	\$121	\$213	\$184	\$167
68	\$86	\$73	\$68	\$126	\$108	\$97	\$153	\$132	\$119	\$173	\$149	\$134	\$235	\$203	\$184
69	\$94	\$81	\$73	\$139	\$120	\$108	\$171	\$148	\$132	\$192	\$166	\$149	\$259	\$225	\$204
70	\$104	\$90	\$81	\$156	\$134	\$120	\$190	\$164	\$148	\$214	\$185	\$167	\$290	\$250	\$226
71	\$115	\$99	\$90	\$174	\$149	\$134	\$213	\$184	\$166	\$239	\$206	\$186	\$323	\$279	\$253
72	\$128	\$110	\$99	\$195	\$167	\$150	\$239	\$206	\$185	\$268	\$230	\$208	\$360	\$312	\$282
73	\$144	\$124	\$112	\$218	\$186	\$167	\$266	\$230	\$207	\$299	\$258	\$233	\$402	\$348	\$315
74	\$160	\$138	\$126	\$243	\$208	\$186	\$297	\$257	\$230	\$334	\$288	\$261	\$449	\$388	\$351
75	\$179	\$155	\$139	\$269	\$230	\$207	\$331	\$286	\$257	\$373	\$320	\$290	\$498	\$431	\$389
76	\$200	\$173	\$156	\$299	\$257	\$230	\$367	\$317	\$286	\$413	\$356	\$322	\$552	\$477	\$432
77	\$222	\$192	\$174	\$331	\$284	\$257	\$407	\$352	\$316	\$458	\$395	\$357	\$611	\$529	\$477
78	\$247	\$213	\$192	\$368	\$316	\$286	\$451	\$391	\$351	\$508	\$439	\$396	\$676	\$585	\$529
79	\$275	\$236	\$214	\$408	\$352	\$317	\$501	\$432	\$388	\$564	\$487	\$440	\$751	\$649	\$585
80	\$304	\$261	\$236	\$450	\$389	\$352	\$552	\$476	\$428	\$622	\$537	\$484	\$827	\$715	\$644
81	\$333	\$286	\$258	\$493	\$426	\$386	\$603	\$522	\$468	\$680	\$587	\$530	\$901	\$778	\$702
82	\$360	\$309	\$279	\$534	\$462	\$418	\$653	\$563	\$505	\$734	\$633	\$571	\$969	\$836	\$755
83	\$388	\$333	\$299	\$574	\$498	\$450	\$700	\$603	\$542	\$785	\$678	\$611	\$1,032	\$891	\$802
84	\$415	\$356	\$320	\$615	\$533	\$480	\$745	\$644	\$580	\$835	\$720	\$650	\$1,093	\$943	\$849
85+	\$563	\$477	\$424	\$822	\$704	\$627	\$976	\$838	\$749	\$1,076	\$925	\$829	\$1,341	\$1,145	\$1,024

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR POLICY FORM 14515 WITH INFLATION PROTECTION

BASE PLAN ANNUAL PREMIUMS (Per \$10 of Benefit) WITH RATE INCREASE - Year 1

Issue Age	Lifetime Multiplier = 400 Elimination Period			Lifetime Multiplier = 800 Elimination Period			Lifetime Multiplier = 1200 Elimination Period			Lifetime Multiplier = 1600 Elimination Period			Lifetime Multiplier = Unlimited Elimination Period		
	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>
18-44	\$39	\$35	\$32	\$51	\$45	\$42	\$58	\$51	\$48	\$61	\$55	\$51	\$83	\$74	\$67
45-49	\$55	\$48	\$45	\$74	\$64	\$61	\$83	\$74	\$67	\$93	\$80	\$74	\$135	\$116	\$106
50	\$61	\$55	\$51	\$83	\$74	\$67	\$100	\$87	\$80	\$112	\$96	\$90	\$161	\$138	\$128
51	\$64	\$58	\$51	\$87	\$77	\$71	\$106	\$93	\$83	\$119	\$103	\$93	\$170	\$148	\$135
52	\$67	\$58	\$55	\$93	\$80	\$74	\$112	\$96	\$87	\$125	\$109	\$100	\$180	\$157	\$141
53	\$71	\$61	\$58	\$100	\$83	\$77	\$119	\$103	\$93	\$135	\$116	\$106	\$189	\$167	\$151
54	\$74	\$64	\$58	\$103	\$90	\$80	\$125	\$109	\$100	\$141	\$122	\$112	\$202	\$173	\$161
55	\$77	\$67	\$61	\$109	\$96	\$87	\$135	\$116	\$103	\$151	\$128	\$119	\$212	\$186	\$167
56	\$80	\$71	\$64	\$119	\$100	\$90	\$145	\$122	\$112	\$161	\$138	\$125	\$228	\$196	\$180
57	\$83	\$74	\$67	\$128	\$109	\$96	\$154	\$132	\$119	\$173	\$148	\$135	\$244	\$212	\$193
58	\$93	\$80	\$71	\$138	\$119	\$106	\$167	\$145	\$132	\$189	\$161	\$148	\$263	\$228	\$209
59	\$100	\$83	\$77	\$151	\$128	\$116	\$183	\$157	\$141	\$206	\$177	\$161	\$286	\$247	\$225
60	\$109	\$93	\$83	\$164	\$141	\$125	\$199	\$170	\$154	\$225	\$193	\$173	\$311	\$270	\$244
61	\$116	\$100	\$90	\$177	\$151	\$138	\$215	\$186	\$167	\$244	\$209	\$189	\$337	\$292	\$267
62	\$125	\$106	\$96	\$193	\$164	\$148	\$234	\$202	\$180	\$260	\$225	\$206	\$363	\$315	\$286
63	\$135	\$116	\$103	\$206	\$173	\$157	\$247	\$215	\$193	\$279	\$241	\$218	\$385	\$334	\$302
64	\$145	\$122	\$112	\$215	\$183	\$164	\$260	\$225	\$202	\$292	\$254	\$228	\$405	\$350	\$318
65	\$154	\$132	\$119	\$225	\$193	\$173	\$276	\$238	\$215	\$308	\$267	\$241	\$424	\$369	\$334
66	\$164	\$141	\$128	\$241	\$209	\$186	\$295	\$254	\$228	\$331	\$286	\$260	\$453	\$392	\$356
67	\$180	\$157	\$141	\$263	\$225	\$202	\$321	\$276	\$250	\$363	\$311	\$283	\$495	\$427	\$389
68	\$199	\$170	\$157	\$292	\$250	\$225	\$356	\$308	\$276	\$401	\$347	\$311	\$546	\$472	\$427
69	\$218	\$189	\$170	\$324	\$279	\$250	\$398	\$344	\$308	\$446	\$385	\$347	\$604	\$523	\$475
70	\$241	\$209	\$189	\$363	\$311	\$279	\$443	\$382	\$344	\$498	\$430	\$389	\$674	\$581	\$527
71	\$267	\$231	\$209	\$405	\$347	\$311	\$495	\$427	\$385	\$556	\$478	\$434	\$751	\$649	\$588
72	\$299	\$257	\$231	\$453	\$389	\$350	\$556	\$478	\$430	\$623	\$536	\$485	\$838	\$726	\$655
73	\$334	\$289	\$260	\$507	\$434	\$389	\$620	\$536	\$482	\$697	\$600	\$543	\$934	\$809	\$732
74	\$373	\$321	\$292	\$565	\$485	\$434	\$690	\$597	\$536	\$777	\$671	\$607	\$1,044	\$902	\$816
75	\$417	\$360	\$324	\$626	\$536	\$482	\$771	\$665	\$597	\$867	\$745	\$674	\$1,159	\$1,002	\$906
76	\$466	\$401	\$363	\$697	\$597	\$536	\$854	\$739	\$665	\$960	\$828	\$748	\$1,284	\$1,111	\$1,005
77	\$517	\$446	\$405	\$771	\$662	\$597	\$947	\$819	\$735	\$1,066	\$918	\$832	\$1,423	\$1,230	\$1,111
78	\$575	\$495	\$446	\$857	\$735	\$665	\$1,050	\$909	\$816	\$1,182	\$1,021	\$922	\$1,573	\$1,362	\$1,230
79	\$639	\$549	\$498	\$951	\$819	\$739	\$1,166	\$1,005	\$902	\$1,313	\$1,134	\$1,024	\$1,747	\$1,509	\$1,362
80	\$706	\$607	\$549	\$1,047	\$906	\$819	\$1,284	\$1,108	\$995	\$1,448	\$1,249	\$1,127	\$1,924	\$1,663	\$1,500
81	\$774	\$665	\$600	\$1,146	\$992	\$899	\$1,403	\$1,214	\$1,089	\$1,583	\$1,365	\$1,233	\$2,097	\$1,811	\$1,635
82	\$838	\$719	\$649	\$1,243	\$1,076	\$973	\$1,519	\$1,310	\$1,175	\$1,708	\$1,474	\$1,329	\$2,254	\$1,946	\$1,757
83	\$902	\$774	\$697	\$1,336	\$1,159	\$1,047	\$1,628	\$1,403	\$1,262	\$1,827	\$1,577	\$1,423	\$2,402	\$2,074	\$1,866
84	\$967	\$828	\$745	\$1,432	\$1,240	\$1,118	\$1,734	\$1,500	\$1,349	\$1,943	\$1,676	\$1,512	\$2,543	\$2,193	\$1,975
85+	\$1,310	\$1,111	\$986	\$1,914	\$1,638	\$1,458	\$2,270	\$1,949	\$1,744	\$2,505	\$2,152	\$1,930	\$3,121	\$2,665	\$2,383

Optional Rider Premium Factors

Issue <u>Age</u>	Home Health <u>Care Increase</u>	Inflation <u>Protection</u>	Non-Forfeiture <u>Benefit</u>
18-44	1.15	2.08	1.25
45-49	1.15	2.00	1.20
50	1.15	1.94	1.15
51	1.15	1.92	1.14
52	1.15	1.90	1.14
53	1.15	1.89	1.14
54	1.15	1.88	1.14
55	1.15	1.87	1.14
56	1.15	1.86	1.14
57	1.15	1.85	1.14
58	1.15	1.84	1.14
59	1.15	1.83	1.14
60	1.15	1.82	1.14
61	1.15	1.81	1.14
62	1.15	1.80	1.13
63	1.15	1.78	1.13
64	1.15	1.76	1.13
65	1.15	1.74	1.13
66	1.15	1.72	1.12
67	1.15	1.70	1.12
68	1.15	1.68	1.12
69	1.15	1.66	1.12
70	1.15	1.64	1.11
71	1.15	1.62	1.11
72	1.15	1.60	1.11
73	1.15	1.58	1.10
74	1.15	1.56	1.10
75	1.15	1.54	1.09
76	1.15	1.52	1.09
77	1.15	1.50	1.08
78	1.15	1.48	1.08
79	1.15	1.46	1.07
80	1.15	1.44	1.07
81	1.15	1.42	1.07
82	1.15	1.40	1.06
83	1.15	1.39	1.06
84	1.15	1.38	1.06
85+	1.15	1.36	1.06

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR POLICY FORM 14515 WITH NO INFLATION PROTECTION

BASE PLAN ANNUAL PREMIUMS (Per \$10 of Benefit) WITH RATE INCREASE - Year 2

Issue Age	Lifetime Multiplier = 400 Elimination Period			Lifetime Multiplier = 800 Elimination Period			Lifetime Multiplier = 1200 Elimination Period			Lifetime Multiplier = 1600 Elimination Period			Lifetime Multiplier = Unlimited Elimination Period		
	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>
18-44	\$17	\$15	\$14	\$22	\$19	\$18	\$25	\$22	\$21	\$26	\$23	\$22	\$36	\$32	\$29
45-49	\$23	\$21	\$19	\$32	\$28	\$26	\$36	\$32	\$29	\$40	\$35	\$32	\$58	\$50	\$46
50	\$26	\$23	\$22	\$36	\$32	\$29	\$43	\$37	\$35	\$48	\$41	\$39	\$69	\$59	\$55
51	\$28	\$25	\$22	\$37	\$33	\$30	\$46	\$40	\$36	\$51	\$44	\$40	\$73	\$63	\$58
52	\$29	\$25	\$23	\$40	\$35	\$32	\$48	\$41	\$37	\$54	\$47	\$43	\$77	\$68	\$61
53	\$30	\$26	\$25	\$43	\$36	\$33	\$51	\$44	\$40	\$58	\$50	\$46	\$81	\$72	\$65
54	\$32	\$28	\$25	\$44	\$39	\$35	\$54	\$47	\$43	\$61	\$52	\$48	\$87	\$75	\$69
55	\$33	\$29	\$26	\$47	\$41	\$37	\$58	\$50	\$44	\$65	\$55	\$51	\$91	\$80	\$72
56	\$35	\$30	\$28	\$51	\$43	\$39	\$62	\$52	\$48	\$69	\$59	\$54	\$98	\$84	\$77
57	\$36	\$32	\$29	\$55	\$47	\$41	\$66	\$57	\$51	\$75	\$63	\$58	\$105	\$91	\$83
58	\$40	\$35	\$30	\$59	\$51	\$46	\$72	\$62	\$57	\$81	\$69	\$63	\$113	\$98	\$90
59	\$43	\$36	\$33	\$65	\$55	\$50	\$79	\$68	\$61	\$88	\$76	\$69	\$123	\$106	\$97
60	\$47	\$40	\$36	\$70	\$61	\$54	\$86	\$73	\$66	\$97	\$83	\$75	\$134	\$116	\$105
61	\$50	\$43	\$39	\$76	\$65	\$59	\$92	\$80	\$72	\$105	\$90	\$81	\$145	\$126	\$115
62	\$54	\$46	\$41	\$83	\$70	\$63	\$101	\$87	\$77	\$112	\$97	\$88	\$156	\$135	\$123
63	\$58	\$50	\$44	\$88	\$75	\$68	\$106	\$92	\$83	\$120	\$104	\$94	\$166	\$144	\$130
64	\$62	\$52	\$48	\$92	\$79	\$70	\$112	\$97	\$87	\$126	\$109	\$98	\$174	\$150	\$137
65	\$66	\$57	\$51	\$97	\$83	\$75	\$119	\$102	\$92	\$132	\$115	\$104	\$182	\$159	\$144
66	\$70	\$61	\$55	\$104	\$90	\$80	\$127	\$109	\$98	\$142	\$123	\$112	\$195	\$168	\$153
67	\$77	\$68	\$61	\$113	\$97	\$87	\$138	\$119	\$108	\$156	\$134	\$121	\$213	\$184	\$167
68	\$86	\$73	\$68	\$126	\$108	\$97	\$153	\$132	\$119	\$173	\$149	\$134	\$235	\$203	\$184
69	\$94	\$81	\$73	\$139	\$120	\$108	\$171	\$148	\$132	\$192	\$166	\$149	\$259	\$225	\$204
70	\$104	\$90	\$81	\$156	\$134	\$120	\$190	\$164	\$148	\$214	\$185	\$167	\$290	\$250	\$226
71	\$115	\$99	\$90	\$174	\$149	\$134	\$213	\$184	\$166	\$239	\$206	\$186	\$323	\$279	\$253
72	\$128	\$110	\$99	\$195	\$167	\$150	\$239	\$206	\$185	\$268	\$230	\$208	\$360	\$312	\$282
73	\$144	\$124	\$112	\$218	\$186	\$167	\$266	\$230	\$207	\$299	\$258	\$233	\$402	\$348	\$315
74	\$160	\$138	\$126	\$243	\$208	\$186	\$297	\$257	\$230	\$334	\$288	\$261	\$449	\$388	\$351
75	\$179	\$155	\$139	\$269	\$230	\$207	\$331	\$286	\$257	\$373	\$320	\$290	\$498	\$431	\$389
76	\$200	\$173	\$156	\$299	\$257	\$230	\$367	\$317	\$286	\$413	\$356	\$322	\$552	\$477	\$432
77	\$222	\$192	\$174	\$331	\$284	\$257	\$407	\$352	\$316	\$458	\$395	\$357	\$611	\$529	\$477
78	\$247	\$213	\$192	\$368	\$316	\$286	\$451	\$391	\$351	\$508	\$439	\$396	\$676	\$585	\$529
79	\$275	\$236	\$214	\$408	\$352	\$317	\$501	\$432	\$388	\$564	\$487	\$440	\$751	\$649	\$585
80	\$304	\$261	\$236	\$450	\$389	\$352	\$552	\$476	\$428	\$622	\$537	\$484	\$827	\$715	\$644
81	\$333	\$286	\$258	\$493	\$426	\$386	\$603	\$522	\$468	\$680	\$587	\$530	\$901	\$778	\$702
82	\$360	\$309	\$279	\$534	\$462	\$418	\$653	\$563	\$505	\$734	\$633	\$571	\$969	\$836	\$755
83	\$388	\$333	\$299	\$574	\$498	\$450	\$700	\$603	\$542	\$785	\$678	\$611	\$1,032	\$891	\$802
84	\$415	\$356	\$320	\$615	\$533	\$480	\$745	\$644	\$580	\$835	\$720	\$650	\$1,093	\$943	\$849
85+	\$563	\$477	\$424	\$822	\$704	\$627	\$976	\$838	\$749	\$1,076	\$925	\$829	\$1,341	\$1,145	\$1,024

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR POLICY FORM 14515 WITH INFLATION PROTECTION

BASE PLAN ANNUAL PREMIUMS (Per \$10 of Benefit) WITH RATE INCREASE - Year 2

Issue Age	Lifetime Multiplier = 400 Elimination Period			Lifetime Multiplier = 800 Elimination Period			Lifetime Multiplier = 1200 Elimination Period			Lifetime Multiplier = 1600 Elimination Period			Lifetime Multiplier = Unlimited Elimination Period		
	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>20 Days</u>	<u>90 Days</u>	<u>180 Days</u>
18-44	\$51	\$47	\$43	\$68	\$60	\$56	\$77	\$68	\$64	\$81	\$73	\$68	\$111	\$98	\$90
45-49	\$73	\$64	\$60	\$98	\$85	\$81	\$111	\$98	\$90	\$124	\$107	\$98	\$179	\$154	\$141
50	\$81	\$73	\$68	\$111	\$98	\$90	\$132	\$115	\$107	\$149	\$128	\$120	\$214	\$184	\$171
51	\$85	\$77	\$68	\$115	\$103	\$94	\$141	\$124	\$111	\$158	\$137	\$124	\$226	\$196	\$179
52	\$90	\$77	\$73	\$124	\$107	\$98	\$149	\$128	\$115	\$167	\$145	\$132	\$239	\$209	\$188
53	\$94	\$81	\$77	\$132	\$111	\$103	\$158	\$137	\$124	\$179	\$154	\$141	\$252	\$222	\$201
54	\$98	\$85	\$77	\$137	\$120	\$107	\$167	\$145	\$132	\$188	\$162	\$149	\$269	\$231	\$214
55	\$103	\$90	\$81	\$145	\$128	\$115	\$179	\$154	\$137	\$201	\$171	\$158	\$282	\$248	\$222
56	\$107	\$94	\$85	\$158	\$132	\$120	\$192	\$162	\$149	\$214	\$184	\$167	\$303	\$261	\$239
57	\$111	\$98	\$90	\$171	\$145	\$128	\$205	\$175	\$158	\$231	\$196	\$179	\$325	\$282	\$256
58	\$124	\$107	\$94	\$184	\$158	\$141	\$222	\$192	\$175	\$252	\$214	\$196	\$350	\$303	\$278
59	\$132	\$111	\$103	\$201	\$171	\$154	\$243	\$209	\$188	\$273	\$235	\$214	\$380	\$329	\$299
60	\$145	\$124	\$111	\$218	\$188	\$167	\$265	\$226	\$205	\$299	\$256	\$231	\$414	\$359	\$325
61	\$154	\$132	\$120	\$235	\$201	\$184	\$286	\$248	\$222	\$325	\$278	\$252	\$448	\$389	\$354
62	\$167	\$141	\$128	\$256	\$218	\$196	\$312	\$269	\$239	\$346	\$299	\$273	\$483	\$419	\$380
63	\$179	\$154	\$137	\$273	\$231	\$209	\$329	\$286	\$256	\$372	\$320	\$290	\$513	\$444	\$401
64	\$192	\$162	\$149	\$286	\$243	\$218	\$346	\$299	\$269	\$389	\$337	\$303	\$538	\$466	\$423
65	\$205	\$175	\$158	\$299	\$256	\$231	\$367	\$316	\$286	\$410	\$354	\$320	\$564	\$491	\$444
66	\$218	\$188	\$171	\$320	\$278	\$248	\$393	\$337	\$303	\$440	\$380	\$346	\$602	\$521	\$474
67	\$239	\$209	\$188	\$350	\$299	\$269	\$427	\$367	\$333	\$483	\$414	\$376	\$658	\$568	\$517
68	\$265	\$226	\$209	\$389	\$333	\$299	\$474	\$410	\$367	\$534	\$461	\$414	\$726	\$628	\$568
69	\$290	\$252	\$226	\$431	\$372	\$333	\$530	\$457	\$410	\$594	\$513	\$461	\$803	\$696	\$632
70	\$320	\$278	\$252	\$483	\$414	\$372	\$589	\$508	\$457	\$662	\$572	\$517	\$897	\$773	\$700
71	\$354	\$308	\$278	\$538	\$461	\$414	\$658	\$568	\$513	\$739	\$636	\$577	\$999	\$863	\$782
72	\$397	\$342	\$308	\$602	\$517	\$466	\$739	\$636	\$572	\$829	\$713	\$645	\$1,115	\$965	\$871
73	\$444	\$384	\$346	\$675	\$577	\$517	\$824	\$713	\$641	\$927	\$799	\$722	\$1,243	\$1,076	\$974
74	\$495	\$427	\$389	\$752	\$645	\$577	\$918	\$794	\$713	\$1,034	\$893	\$807	\$1,388	\$1,200	\$1,085
75	\$555	\$478	\$431	\$833	\$713	\$641	\$1,025	\$884	\$794	\$1,153	\$991	\$897	\$1,542	\$1,333	\$1,204
76	\$619	\$534	\$483	\$927	\$794	\$713	\$1,136	\$982	\$884	\$1,277	\$1,102	\$995	\$1,708	\$1,478	\$1,337
77	\$688	\$594	\$538	\$1,025	\$880	\$794	\$1,260	\$1,089	\$978	\$1,418	\$1,221	\$1,106	\$1,892	\$1,636	\$1,478
78	\$764	\$658	\$594	\$1,140	\$978	\$884	\$1,397	\$1,209	\$1,085	\$1,572	\$1,358	\$1,226	\$2,093	\$1,811	\$1,636
79	\$850	\$730	\$662	\$1,264	\$1,089	\$982	\$1,550	\$1,337	\$1,200	\$1,747	\$1,508	\$1,362	\$2,323	\$2,007	\$1,811
80	\$940	\$807	\$730	\$1,392	\$1,204	\$1,089	\$1,708	\$1,473	\$1,324	\$1,926	\$1,661	\$1,499	\$2,558	\$2,212	\$1,995
81	\$1,029	\$884	\$799	\$1,525	\$1,320	\$1,196	\$1,866	\$1,614	\$1,448	\$2,106	\$1,815	\$1,640	\$2,789	\$2,409	\$2,174
82	\$1,115	\$957	\$863	\$1,653	\$1,431	\$1,294	\$2,020	\$1,743	\$1,563	\$2,272	\$1,960	\$1,768	\$2,998	\$2,588	\$2,336
83	\$1,200	\$1,029	\$927	\$1,777	\$1,542	\$1,392	\$2,165	\$1,866	\$1,678	\$2,430	\$2,097	\$1,892	\$3,195	\$2,759	\$2,481
84	\$1,286	\$1,102	\$991	\$1,905	\$1,649	\$1,486	\$2,306	\$1,995	\$1,794	\$2,584	\$2,229	\$2,012	\$3,383	\$2,917	\$2,627
85+	\$1,743	\$1,478	\$1,311	\$2,545	\$2,178	\$1,939	\$3,020	\$2,592	\$2,319	\$3,331	\$2,862	\$2,567	\$4,151	\$3,545	\$3,169

Optional Rider Premium Factors

Issue <u>Age</u>	Home Health <u>Care Increase</u>	Inflation <u>Protection</u>	Non-Forfeiture <u>Benefit</u>
18-44	1.15	2.08	1.25
45-49	1.15	2.00	1.20
50	1.15	1.94	1.15
51	1.15	1.92	1.14
52	1.15	1.90	1.14
53	1.15	1.89	1.14
54	1.15	1.88	1.14
55	1.15	1.87	1.14
56	1.15	1.86	1.14
57	1.15	1.85	1.14
58	1.15	1.84	1.14
59	1.15	1.83	1.14
60	1.15	1.82	1.14
61	1.15	1.81	1.14
62	1.15	1.80	1.13
63	1.15	1.78	1.13
64	1.15	1.76	1.13
65	1.15	1.74	1.13
66	1.15	1.72	1.12
67	1.15	1.70	1.12
68	1.15	1.68	1.12
69	1.15	1.66	1.12
70	1.15	1.64	1.11
71	1.15	1.62	1.11
72	1.15	1.60	1.11
73	1.15	1.58	1.10
74	1.15	1.56	1.10
75	1.15	1.54	1.09
76	1.15	1.52	1.09
77	1.15	1.50	1.08
78	1.15	1.48	1.08
79	1.15	1.46	1.07
80	1.15	1.44	1.07
81	1.15	1.42	1.07
82	1.15	1.40	1.06
83	1.15	1.39	1.06
84	1.15	1.38	1.06
85+	1.15	1.36	1.06

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR LONG TERM CARE POLICY FORM 14785 WITH NO INFLATION PROTECTION

Base Plan Annual Premiums (Per \$10 of Benefit) With Rate Increase - Year 1 90 Day Elimination Period						Optional Rider Premium Percentages			
<i>Issue</i>	<i>Benefit Period Multiplier</i>					Inflation Increase	Non-Forfeiture	Home Care Increase	ROP at Death
<u>Age</u>	<u>400</u>	<u>800</u>	<u>1200</u>	<u>1600</u>	<u>Lifetime</u>	<u>Rider #</u>	<u>Rider #</u>	<u>Rider #</u>	<u>Rider #</u>
18-44	\$14	\$18	\$20	\$21	\$29	<u>14532</u>	<u>14628</u>	<u>14625</u>	<u>14622</u>
45-49	\$19	\$25	\$29	\$32	\$45	255%	125%	115%	N/A
50	\$21	\$29	\$34	\$37	\$54	245%	120%	115%	N/A
51	\$22	\$30	\$36	\$39	\$57	243%	115%	115%	N/A
52	\$23	\$32	\$38	\$41	\$60	241%	114%	115%	N/A
53	\$24	\$33	\$40	\$43	\$63	239%	114%	115%	N/A
54	\$25	\$35	\$42	\$46	\$67	237%	114%	115%	N/A
55	\$26	\$37	\$45	\$49	\$71	235%	114%	115%	N/A
56	\$27	\$39	\$48	\$53	\$77	232%	114%	115%	N/A
57	\$29	\$42	\$51	\$57	\$82	229%	114%	115%	N/A
58	\$32	\$45	\$56	\$61	\$88	226%	114%	115%	N/A
59	\$34	\$49	\$60	\$66	\$96	222%	114%	115%	N/A
60	\$36	\$54	\$65	\$72	\$104	218%	114%	115%	N/A
61	\$38	\$58	\$71	\$80	\$113	214%	114%	115%	N/A
62	\$41	\$63	\$78	\$87	\$123	210%	114%	115%	N/A
63	\$44	\$68	\$85	\$96	\$133	205%	113%	115%	N/A
64	\$48	\$75	\$92	\$104	\$145	200%	113%	115%	N/A
65	\$53	\$82	\$101	\$113	\$156	195%	113%	115%	N/A
66	\$58	\$89	\$110	\$124	\$169	190%	113%	115%	N/A
67	\$64	\$98	\$121	\$135	\$183	185%	112%	115%	N/A
68	\$69	\$108	\$133	\$149	\$198	180%	112%	115%	N/A
69	\$76	\$120	\$148	\$165	\$217	176%	112%	115%	N/A
70	\$83	\$132	\$165	\$183	\$240	172%	112%	115%	N/A
71	\$91	\$146	\$184	\$204	\$269	168%	111%	115%	N/A
72	\$102	\$161	\$205	\$228	\$302	165%	111%	115%	N/A
73	\$114	\$179	\$229	\$255	\$340	162%	111%	115%	N/A
74	\$129	\$200	\$256	\$286	\$382	159%	110%	115%	N/A
75	\$146	\$224	\$286	\$319	\$427	156%	110%	115%	N/A
76	\$165	\$251	\$317	\$358	\$476	154%	109%	115%	N/A
77	\$186	\$281	\$351	\$399	\$526	152%	109%	115%	N/A
78	\$208	\$315	\$386	\$442	\$579	150%	108%	115%	N/A
79	\$231	\$351	\$424	\$486	\$633	148%	108%	115%	N/A
80	\$255	\$386	\$464	\$531	\$690	146%	107%	115%	N/A
81	\$279	\$422	\$506	\$576	\$749	144%	107%	115%	N/A
82	\$303	\$458	\$549	\$622	\$810	142%	107%	115%	N/A
83	\$328	\$494	\$593	\$667	\$870	140%	106%	115%	N/A
84	\$352	\$530	\$637	\$713	\$932	139%	106%	115%	N/A
85+	\$418	\$616	\$733	\$810	\$1,003	138%	106%	115%	N/A
						136%	106%	115%	N/A

Elimination Period Factors (Applied to 90 Day EP rates)

30 Day EP	1.14
60 Day EP	1.06
180 Day EP	0.91

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR LONG TERM CARE POLICY FORM 14785 WITH INFLATION PROTECTION

Base Plan Annual Premiums (Per \$10 of Benefit) With Rate Increase - Year 1 90 Day Elimination Period						Optional Rider Premium Percentages			
<i>Issue</i>	<i>Benefit Period Multiplier</i>					Inflation Increase Rider #	Non- Forfeiture Rider #	Home Care Increase Rider #	ROP at Death Rider #
<u>Age</u>	<u>400</u>	<u>800</u>	<u>1200</u>	<u>1600</u>	<u>Lifetime</u>	<u>14532</u>	<u>14628</u>	<u>14625</u>	<u>14622</u>
18-44	\$25	\$32	\$35	\$37	\$51	255%	125%	115%	N/A
45-49	\$33	\$44	\$51	\$56	\$79	245%	120%	115%	N/A
50	\$37	\$51	\$60	\$65	\$95	243%	115%	115%	N/A
51	\$39	\$53	\$63	\$68	\$100	241%	114%	115%	N/A
52	\$40	\$56	\$67	\$72	\$105	239%	114%	115%	N/A
53	\$42	\$58	\$70	\$75	\$111	237%	114%	115%	N/A
54	\$44	\$61	\$74	\$81	\$118	235%	114%	115%	N/A
55	\$46	\$65	\$79	\$86	\$125	232%	114%	115%	N/A
56	\$47	\$68	\$84	\$93	\$135	229%	114%	115%	N/A
57	\$51	\$74	\$90	\$100	\$144	226%	114%	115%	N/A
58	\$56	\$79	\$98	\$107	\$154	222%	114%	115%	N/A
59	\$60	\$86	\$105	\$116	\$168	218%	114%	115%	N/A
60	\$63	\$95	\$114	\$126	\$183	214%	114%	115%	N/A
61	\$67	\$102	\$125	\$140	\$198	210%	114%	115%	N/A
62	\$72	\$111	\$137	\$153	\$216	205%	113%	115%	N/A
63	\$77	\$119	\$149	\$168	\$233	200%	113%	115%	N/A
64	\$84	\$132	\$161	\$183	\$254	195%	113%	115%	N/A
65	\$93	\$144	\$177	\$198	\$274	190%	113%	115%	N/A
66	\$102	\$156	\$193	\$218	\$297	185%	112%	115%	N/A
67	\$112	\$172	\$212	\$237	\$321	180%	112%	115%	N/A
68	\$121	\$190	\$233	\$261	\$347	176%	112%	115%	N/A
69	\$133	\$211	\$260	\$290	\$381	172%	112%	115%	N/A
70	\$146	\$232	\$290	\$321	\$421	168%	111%	115%	N/A
71	\$160	\$256	\$323	\$358	\$472	165%	111%	115%	N/A
72	\$179	\$283	\$360	\$400	\$530	162%	111%	115%	N/A
73	\$200	\$314	\$402	\$448	\$597	159%	110%	115%	N/A
74	\$226	\$351	\$449	\$502	\$670	156%	110%	115%	N/A
75	\$256	\$393	\$502	\$560	\$749	154%	109%	115%	N/A
76	\$290	\$441	\$556	\$628	\$835	152%	109%	115%	N/A
77	\$326	\$493	\$616	\$700	\$923	150%	108%	115%	N/A
78	\$365	\$553	\$677	\$776	\$1,016	148%	108%	115%	N/A
79	\$405	\$616	\$744	\$853	\$1,111	146%	107%	115%	N/A
80	\$448	\$677	\$814	\$932	\$1,211	144%	107%	115%	N/A
81	\$490	\$741	\$888	\$1,011	\$1,314	142%	107%	115%	N/A
82	\$532	\$804	\$963	\$1,092	\$1,422	140%	106%	115%	N/A
83	\$576	\$867	\$1,041	\$1,171	\$1,527	139%	106%	115%	N/A
84	\$618	\$930	\$1,118	\$1,251	\$1,636	138%	106%	115%	N/A
85+	\$734	\$1,081	\$1,286	\$1,422	\$1,760	136%	106%	115%	N/A

Elimination Period Factors (Applied to 90 Day EP rates)

30 Day EP	1.14
60 Day EP	1.06
180 Day EP	0.91

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR LONG TERM CARE POLICY FORM 14785 WITH NO INFLATION PROTECTION

Base Plan Annual Premiums (Per \$10 of Benefit) With Rate Increase - Year 2 90 Day Elimination Period						Optional Rider Premium Percentages			
<i>Issue</i>	<i>Benefit Period Multiplier</i>					Inflation Increase Rider #	Non-Forfeiture Rider #	Home Care Increase Rider #	ROP at Death Rider #
<u>Age</u>	<u>400</u>	<u>800</u>	<u>1200</u>	<u>1600</u>	<u>Lifetime</u>	<u>14532</u>	<u>14628</u>	<u>14625</u>	<u>14622</u>
18-44	\$14	\$18	\$20	\$21	\$29	255%	125%	115%	N/A
45-49	\$19	\$25	\$29	\$32	\$45	245%	120%	115%	N/A
50	\$21	\$29	\$34	\$37	\$54	243%	115%	115%	N/A
51	\$22	\$30	\$36	\$39	\$57	241%	114%	115%	N/A
52	\$23	\$32	\$38	\$41	\$60	239%	114%	115%	N/A
53	\$24	\$33	\$40	\$43	\$63	237%	114%	115%	N/A
54	\$25	\$35	\$42	\$46	\$67	235%	114%	115%	N/A
55	\$26	\$37	\$45	\$49	\$71	232%	114%	115%	N/A
56	\$27	\$39	\$48	\$53	\$77	229%	114%	115%	N/A
57	\$29	\$42	\$51	\$57	\$82	226%	114%	115%	N/A
58	\$32	\$45	\$56	\$61	\$88	222%	114%	115%	N/A
59	\$34	\$49	\$60	\$66	\$96	218%	114%	115%	N/A
60	\$36	\$54	\$65	\$72	\$104	214%	114%	115%	N/A
61	\$38	\$58	\$71	\$80	\$113	210%	114%	115%	N/A
62	\$41	\$63	\$78	\$87	\$123	205%	113%	115%	N/A
63	\$44	\$68	\$85	\$96	\$133	200%	113%	115%	N/A
64	\$48	\$75	\$92	\$104	\$145	195%	113%	115%	N/A
65	\$53	\$82	\$101	\$113	\$156	190%	113%	115%	N/A
66	\$58	\$89	\$110	\$124	\$169	185%	112%	115%	N/A
67	\$64	\$98	\$121	\$135	\$183	180%	112%	115%	N/A
68	\$69	\$108	\$133	\$149	\$198	176%	112%	115%	N/A
69	\$76	\$120	\$148	\$165	\$217	172%	112%	115%	N/A
70	\$83	\$132	\$165	\$183	\$240	168%	111%	115%	N/A
71	\$91	\$146	\$184	\$204	\$269	165%	111%	115%	N/A
72	\$102	\$161	\$205	\$228	\$302	162%	111%	115%	N/A
73	\$114	\$179	\$229	\$255	\$340	159%	110%	115%	N/A
74	\$129	\$200	\$256	\$286	\$382	156%	110%	115%	N/A
75	\$146	\$224	\$286	\$319	\$427	154%	109%	115%	N/A
76	\$165	\$251	\$317	\$358	\$476	152%	109%	115%	N/A
77	\$186	\$281	\$351	\$399	\$526	150%	108%	115%	N/A
78	\$208	\$315	\$386	\$442	\$579	148%	108%	115%	N/A
79	\$231	\$351	\$424	\$486	\$633	146%	107%	115%	N/A
80	\$255	\$386	\$464	\$531	\$690	144%	107%	115%	N/A
81	\$279	\$422	\$506	\$576	\$749	142%	107%	115%	N/A
82	\$303	\$458	\$549	\$622	\$810	140%	106%	115%	N/A
83	\$328	\$494	\$593	\$667	\$870	139%	106%	115%	N/A
84	\$352	\$530	\$637	\$713	\$932	138%	106%	115%	N/A
85+	\$418	\$616	\$733	\$810	\$1,003	136%	106%	115%	N/A

Elimination Period Factors (Applied to 90 Day EP rates)

30 Day EP	1.14
60 Day EP	1.06
180 Day EP	0.91

MEDAMERICA INSURANCE COMPANY

165 COURT STREET, ROCHESTER, NEW YORK 14647

RATE SHEET FOR LONG TERM CARE POLICY FORM 14785 WITH INFLATION PROTECTION

Base Plan Annual Premiums (Per \$10 of Benefit) With Rate Increase - Year 2 90 Day Elimination Period						Optional Rider Premium Percentages			
<i>Issue</i>	<i>Benefit Period Multiplier</i>					Inflation Increase Rider #	Non- Forfeiture Rider #	Home Care Increase Rider #	ROP at Death Rider #
<u>Age</u>	<u>400</u>	<u>800</u>	<u>1200</u>	<u>1600</u>	<u>Lifetime</u>	<u>14532</u>	<u>14628</u>	<u>14625</u>	<u>14622</u>
18-44	\$28	\$37	\$41	\$43	\$59	255%	125%	115%	N/A
45-49	\$39	\$51	\$59	\$65	\$91	245%	120%	115%	N/A
50	\$43	\$59	\$69	\$75	\$110	243%	115%	115%	N/A
51	\$45	\$61	\$73	\$79	\$116	241%	114%	115%	N/A
52	\$47	\$65	\$77	\$83	\$122	239%	114%	115%	N/A
53	\$49	\$67	\$81	\$87	\$128	237%	114%	115%	N/A
54	\$51	\$71	\$85	\$93	\$136	235%	114%	115%	N/A
55	\$53	\$75	\$91	\$99	\$144	232%	114%	115%	N/A
56	\$55	\$79	\$97	\$108	\$156	229%	114%	115%	N/A
57	\$59	\$85	\$104	\$116	\$167	226%	114%	115%	N/A
58	\$65	\$91	\$114	\$124	\$179	222%	114%	115%	N/A
59	\$69	\$99	\$122	\$134	\$195	218%	114%	115%	N/A
60	\$73	\$110	\$132	\$146	\$211	214%	114%	115%	N/A
61	\$77	\$118	\$144	\$162	\$229	210%	114%	115%	N/A
62	\$83	\$128	\$158	\$177	\$250	205%	113%	115%	N/A
63	\$89	\$138	\$173	\$195	\$270	200%	113%	115%	N/A
64	\$97	\$152	\$187	\$211	\$294	195%	113%	115%	N/A
65	\$108	\$167	\$205	\$229	\$317	190%	113%	115%	N/A
66	\$118	\$181	\$223	\$252	\$343	185%	112%	115%	N/A
67	\$130	\$199	\$246	\$274	\$372	180%	112%	115%	N/A
68	\$140	\$219	\$270	\$303	\$402	176%	112%	115%	N/A
69	\$154	\$244	\$301	\$335	\$441	172%	112%	115%	N/A
70	\$169	\$268	\$335	\$372	\$487	168%	111%	115%	N/A
71	\$185	\$296	\$374	\$414	\$546	165%	111%	115%	N/A
72	\$207	\$327	\$416	\$463	\$613	162%	111%	115%	N/A
73	\$231	\$363	\$465	\$518	\$690	159%	110%	115%	N/A
74	\$262	\$406	\$520	\$581	\$776	156%	110%	115%	N/A
75	\$296	\$455	\$581	\$648	\$867	154%	109%	115%	N/A
76	\$335	\$510	\$644	\$727	\$967	152%	109%	115%	N/A
77	\$378	\$571	\$713	\$810	\$1,068	150%	108%	115%	N/A
78	\$422	\$640	\$784	\$897	\$1,176	148%	108%	115%	N/A
79	\$469	\$713	\$861	\$987	\$1,285	146%	107%	115%	N/A
80	\$518	\$784	\$942	\$1,078	\$1,401	144%	107%	115%	N/A
81	\$567	\$857	\$1,027	\$1,170	\$1,521	142%	107%	115%	N/A
82	\$615	\$930	\$1,115	\$1,263	\$1,645	140%	106%	115%	N/A
83	\$666	\$1,003	\$1,204	\$1,354	\$1,767	139%	106%	115%	N/A
84	\$715	\$1,076	\$1,293	\$1,448	\$1,892	138%	106%	115%	N/A
85+	\$849	\$1,251	\$1,488	\$1,645	\$2,037	136%	106%	115%	N/A

Elimination Period Factors (Applied to 90 Day EP rates)

30 Day EP	1.14
60 Day EP	1.06
180 Day EP	0.91

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_Cover Letter_CICA_LRRS_20220425.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA_ActMemo_CICA_LRRS_20220425.pdf PA_Supplement_CICA_LRRS_20220425.pdf PA_Exhibits and Attachments_CICA_LRRS_20220425.xlsb
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	MAPA Letter of Authorization 20210908 Milliman.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06		

Item Status:	
Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	Rate tables are attached on the Rate/Rule Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Claims and Administration Processing Plan
Comments:	
Attachment(s):	MedAmerica Claims Procedures_20160128.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06		

Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	TEMPLATE MAPA Legacy-Assumed PH Letter 9.30.19.pdf TEMPLATE MAPA Legacy-Assumed CNF 9.30.19.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Response to June 3, 2022 Objection
Comments:	
Attachment(s):	PA_Response to 20220603 Objection_CICA_LRRS_20220808.pdf PA_CICA_Response Attachments_20220808.xlsb
Item Status:	
Status Date:	

Satisfied - Item:	Response to August 29, 2022 Objection
Comments:	
Attachment(s):	PA_MedAmerica_CICA Response_20220926 Objection Letter_20220829.pdf PA_CICA_Seriatim Listing_20220926.xlsb
Item Status:	
Status Date:	

Satisfied - Item:	Response to October 5, 2022 Objection
Comments:	
Attachment(s):	PA_Response to 20221005 Objection_CICA_LRRS_20221027.pdf PA_CICA_Response Attachments_20221027.xlsb
Item Status:	
Status Date:	

SERFF Tracking #:	MILL-133176411	State Tracking #:	MILL-133176411	Company Tracking #:	CICA
<hr/>					
State:	Pennsylvania			Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-40.06				

Attachment PA_Exhibits and Attachments_CICA_LRRS_20220425.xlsb is not a PDF document and cannot be reproduced here.

Attachment PA_CICA_Response Attachments_20220808.xlsb is not a PDF document and cannot be reproduced here.

Attachment PA_CICA_Seriatim Listing_20220926.xlsb is not a PDF document and cannot be reproduced here.

Attachment PA_CICA_Response Attachments_20221027.xlsb is not a PDF document and cannot be reproduced here.



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April 25, 2022

Honorable Michael Humphreys
Acting Insurance Commissioner
Pennsylvania Insurance Department (Department)

Via SERFF

Re: MedAmerica Insurance Company (MedAmerica)
Company NAIC # 69515
SERFF Tracking # MILL-133176411
515 Series
Tax-Qualified Long-Term Care Policy Form 14515-PA
780 Series
Tax-Qualified Long-Term Care Policy Form 14785-PA

Dear Acting Commissioner Humphreys:

On behalf of the company, we are submitting the referenced rate filing for your review. This is an existing policy form(s) that provides long-term care coverage. This policy form(s) was written by Combined Insurance Company of America (CICA) and issued in Pennsylvania from February 18, 1999 through June 1, 2008 and is no longer marketed in any jurisdiction.

In 2008, MedAmerica acquired the long-term care block of business issued by CICA from Ace Ltd. and subsequently submitted a certificate of assumption filing. As a result, most of the nationwide policies are now on MedAmerica paper; however, approximately 16% of the in-force policyholders nationwide objected to the assumption filing and remain on CICA paper. In Pennsylvania, all of the in-force policies are on MedAmerica paper. MedAmerica has 100% of the risk on this form(s), including policies on CICA paper, and administers and manages the entire block.

The company is requesting a premium rate increase on the above-listed form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than originally expected.

The requested rate increase varies by series and inflation option. The rate increase request was determined as described in Section 2 of the enclosed actuarial memorandum. The following table provides the requested rate increases for the above-listed form(s) by series and inflation option.

Offices in Principal Cities Worldwide

This work product was prepared solely to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

Pennsylvania-Specific Rate Increase Request

Series	Inflation Option	Requested Increase
515	Non-Auto Auto	0.0% 80.9
780	Non-Auto Auto	0.0 48.9
Average ^[1]		54.2

[1] As of December 31, 2020 and excludes policies paid up as of December 31, 2020.

Prior rate increases have been approved and implemented on the above-listed form(s). Exhibit IV of the enclosed actuarial memorandum provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which there is business in force. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business.

If the Department approves the increase requested in full, then the company does not anticipate additional rate increases beyond the current request. However, the company will continue to monitor experience and reserves the right to request additional rate increases if experience deteriorates from the current expectations in this filing.

Similar to the prior increase(s), the company will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, the company will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial. If the cumulative requested rate increase is filed for use, a majority of policyholders with auto inflation will be eligible for a contingent benefit upon lapse.

To comply with rate stability regulation in this jurisdiction, enclosed with this filing is a plan, subject to the Department's review, which demonstrates that appropriate administration and claims processing procedures are in effect.

The following electronic items are included with this submission:

- cover letter
- letter from MedAmerica authorizing submission of this filing on its behalf
- claims and administration processing plan, as provided by MedAmerica
- actuarial memorandum
- supplement to the actuarial memorandum
- numerical data in Excel
- current and proposed premium rate schedules
- sample policyholder notification letter^[1]

[1] Please note that in the future slight variations in language may occur that do not materially change the information being provided to the policyholder. It is our understanding that such variations do not need to be filed with the Department.

No filing fee is required for this submission.



Honorable Michael Humphreys
4/25/2022

The contact person for this filing is:

Courtney Williamson, ASA, MAAA
Associate Actuary
Milliman, Inc.
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2413
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Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Missy Gordon".

Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

MAG/ljh

Enclosures

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

April 25, 2022

<u>Product</u>	<u>Number</u>
515 Series	
Tax-Qualified Long-Term Care Policy Form	14515-PA
780 Series	
Tax-Qualified Long-Term Care Policy Form	14785-PA

The company is requesting a rate increase on the above-listed long-term care policy form(s). Combined Insurance Company of America (CICA) wrote and issued this policy form(s) in Pennsylvania from February 1999 through June 2008 and is no longer marketing it in any jurisdiction.

In 2008, MedAmerica Insurance Company (MedAmerica) acquired the long-term care block of business issued by CICA from Ace Ltd. and subsequently submitted a certificate of assumption filing. As a result, most of the nationwide policies are now on MedAmerica paper; however, approximately 16% of the in-force policyholders nationwide objected to the assumption filing and remain on CICA paper. In Pennsylvania, all of the in-force policies are on MedAmerica paper. MedAmerica has 100% of the risk on this form(s), including policies on CICA paper, and administers and manages the entire block.

Nationwide, the company is requesting a premium rate increase that varies by series and inflation option, except where limited by regulatory restrictions or the limited amount of in-force business. This actuarial memorandum captures the pooled experience of the policy form(s) listed above as well as similar nationwide policy forms of the 515, 700, and 780 Series.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase discussed in Section 2 meets the minimum requirements of the applicable sections of the 2014 National Association of Insurance Commissioners (NAIC) Long-Term Care Insurance Model Regulation (Model Regulation). The enclosed supplement to the actuarial memorandum demonstrates compliance with the applicable regulatory requirements of this jurisdiction, to the extent they differ from the Model Regulation, and includes other commonly requested information of this jurisdiction. It may not be suitable for other purposes.

2. Requested Rate Increase

Nationwide, the company is requesting a rate increase that varies by series and inflation option. The rate increase levels were determined to vary by series and inflation option to better align the rate increase with the adverse experience. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing, which were used to analyze the adverse experience.

For the 515 Series, the rate increase was developed by targeting an aggregate 76% lifetime loss ratio. This lifetime loss ratio is consistent with the company's expectation when it previously certified to rate stability. For the 700 and 780 Series, the company chose to limit the increase to target a lifetime loss ratio similar to the 515 Series. For all series combined, the aggregate 76% lifetime loss ratio is greater than expected at the time of the prior nationwide request.

The table below provides the average prior, requested, and cumulative rate increases by series and inflation option based on the nationwide distribution of business.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

April 25, 2022

Table 2.1
Nationwide Average^[1] Rate Increase Request

Series	Inflation Option	Prior Increase	Requested Increase	Cumulative Increase
515	Non-Auto	24.1%	0.0%	24%
	Auto	82.0	144.5	345
700	Non-Auto	13.8	0.0	14
	Auto	37.8	197.6	310
780	Non-Auto	4.1	0.0	4
	Auto	28.3	56.7	101
Average		45.5	87.4	173

[1] As of December 31, 2020 and excludes policies paid up as of December 31, 2020.

As part of this nationwide rate increase filing, the company is pursuing actuarially equivalent rate increases in all jurisdictions except where limited due to regulatory requirements or the limited amount of in-force business. Therefore, the rate increases requested in each jurisdiction were developed to produce a 76% lifetime loss ratio with premiums restated to reflect the actual rate increases implemented in each jurisdiction. The enclosed cover letter provides the requested rate increases in this jurisdiction.

If the Department approves the increase requested in full, then the company does not anticipate additional rate increases beyond the current request. However, the company will continue to monitor experience and reserves the right to request additional rate increases if experience deteriorates from the current expectations in this filing.

Current rate tables and corresponding rate tables reflecting the proposed rate increases are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those in the enclosed rate tables due to implementation rounding algorithms.

As the company is not currently marketing new business, the required statement that the renewal premium rate schedules are not greater than the new business premium rate schedules is not applicable.

3. Description of Benefits

These are individually underwritten policy forms that provide comprehensive coverage on a reimbursement basis. These forms have benefit eligibility requirements that involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided after the policyholder has been receiving covered care for 90 days and as long as the person continues to receive covered benefits. A daily benefit, benefit period, and elimination period were selected at issue. All policies have a lifetime premium payment term.

At issue, the insured may have been offered the option to elect an inflation protection rider that provides for benefit levels that increase on each anniversary date by 5% compounded annually for the life of the insured. The increasing benefits apply even when the insured is in claim status.

The available choices for benefit period and elimination period are shown in Section 21 below.

At issue, the insured may have been offered the option of selecting riders that provide the following types of coverage: non-forfeiture benefit, return of premium benefit, or additional community care benefit.

A contingent benefit upon lapse (CBUL) will be available to all insureds at the time of the rate increase.

4. Renewability

These policies are guaranteed renewable for life.

Actuarial Memorandum

April 25, 2022

5. Applicability

This rate increase applies to all policies issued on the above-listed form(s) in this jurisdiction. The rate changes will apply to the premium of the base form and all applicable options and riders associated with the base form.

6. Actuarial Assumptions

The following assumptions are used to project the experience shown in this filing.

a. Active Assumptions

- i. Claim Incidence Probabilities were developed using the 2017 Milliman *Long-Term Care Guidelines (Guidelines)* incidence curves, with adjustments for retrospective improvement to bring the *Guidelines* forward to 2020, adverse selection for historical rate increases, and contingent nonforfeiture (CNF) policies. The incidence curves were developed based on starting site of care—assisted living facility (ALF), skilled nursing facility (SNF), or home health care (HHC)—and further adjusted based on historical experience for gender, marital status, product type, cohort, coverage type, benefit period, and attained age.
- ii. Voluntary Lapse Probabilities vary by policy duration (ultimate for 11+), attained age (ultimate for 65+), benefit period, inflation option, marital status, gender, cohort, and premium payment option. Exhibit A-2a of Appendix A to this memorandum summarizes the ultimate lapse probabilities by key characteristics.
- iii. Active Mortality Probabilities reflect the 2012 Individual Annuitant Mortality (IAM) Basic table with adjustments to make it applicable to an active life exposure base and retrospective active mortality improvement to bring the table forward to 2020. These mortality probabilities were then adjusted based on historical mortality experience by gender, marital status, inflation option, cohort, attained age, and duration. The mortality adjustment factors can be found in Exhibit A-3a of Appendix A to this memorandum.

b. Disabled Assumptions

- i. Disabled Mortality Probabilities reflect disabled mortality tables developed in conjunction with the 2017 *Guidelines* with adjustments to reflect retrospective disabled mortality improvement to bring the probabilities forward to 2020. These mortality probabilities were then adjusted based on historical experience by starting site of care, gender, benefit period, claim year, and attained age at claim incurral.
- ii. Implied Recovery Probabilities were developed from the composite claim terminations and the disabled mortality assumption with adjustments to ensure the resulting recovery probabilities were reasonable by claim month and across key claimant characteristics. Appendix A to this memorandum provides the formula used to develop the implied recovery probabilities.

c. Utilization Assumption

- i. Policy Duration Utilization was developed using the 2017 *Guidelines* with adjustments to reflect current utilization percentages and cost of care trends. The policy duration utilization assumption also captures how utilization by site of care changes over time due to (1) inflation of the daily benefit and (2) cost of care trends.
- ii. Claim Duration Utilization was developed based on the policy duration utilization assumption described above with adjustments for actual claim experience by starting site of care. The adjustment factors applied to the policy duration utilization assumption can be found in Exhibit A-8a of Appendix A to this memorandum.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

April 25, 2022

- d. Policyholder Behavior Due to the Rate Increase. At the time of a rate increase, insureds have the option to elect a CBUL or reduced benefit options (RBO).

Insureds who elect a CBUL are modeled as a lapse (i.e., the CBUL benefit is not modeled), which results in a slightly lower lifetime loss ratio than if the CBUL benefit had been modeled. The following table provides the CBUL and RBO election rates and the approximate reduction to premiums and benefits due to the impact of RBO elections by rate increase band.

Table 6.1
Policyholder Behavior Assumptions

Requested Rate Increase Band	CBUL Election Rate	RBO Election Rate	Approximate Reduction for RBO ^[1]
1.0 – 9.9%	1%	1%	0.0%
10.0 – 19.9	3	2	0.3
20.0 – 49.9	6	6	1.7
50.0 – 79.9	9	14	6.1
80.0 – 99.9	12	18	9.7
100.0 – 199.9	14	25	17.4
200.0+	16	35	29.8

[1] For display purposes, the approximate reduction for RBO values reflect the midpoint of the requested increase within each range. A detailed description of the calculation can be found in Appendix A. For example, the 20.0% – 49.9% range was calculated using the formula in Appendix A and a rate increase of 35%. The 200.0%+ range reflects a rate increase of 250%.

As a result of the rate increase, we assume an increase to claim incidence rates due to adverse selection. The adverse selection assumption varies by cumulative rate increase band and attained age. The following table provides the assumed increase in claim incidence rates by cumulative rate increase band.

Table 6.2
Adverse Selection Assumption

Cumulative Rate Increase Band	Adverse Selection Assumption Range
1.0 – 15.0%	1.00 – 1.00
15.1 – 25.0%	1.01 – 1.01
25.1 – 50.0%	1.02 – 1.10
50.1 – 75.0%	1.03 – 1.11
75.1 – 100.0%	1.04 – 1.12
100.1%+	1.05 – 1.13

- e. Interest Rate consistent with the maximum valuation interest rate applicable to the year of issue (ranges from 4.0% to 4.5% and averages 4.4%) is used to demonstrate compliance with the minimum loss ratio requirements.
- f. Prospective Annual Improvement in the active mortality and claim incidence assumptions is assumed for 10 years starting in 2021. Annual improvement factors vary by attained age and gender based on the G2 improvement scale from the 2012IAM table.
- g. Expenses have not been explicitly projected for the purpose of demonstrating compliance with minimum loss ratio requirements. Originally filed expense assumptions are assumed to remain appropriate, except reductions are made to the renewal commission rates so that the total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

The above assumptions are based on the experience of policies issued by CICA and its sister company Combined Life Insurance Company of New York (CLICNY) that issued the same products, other similar business issued by MedAmerica (including its affinity partners and acquired blocks of business),

Actuarial Memorandum

April 25, 2022

industry experience, and actuarial judgment. The above assumptions are deemed reasonable for the particular policy form(s) in this filing and are considered “most likely” (without explicit margin).

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing.

The company is not currently marketing long-term care products. As a result, the requirement to reflect on any assumptions that deviate from those used for pricing other forms currently available for sale is not applicable.

7. Marketing Method

These policy forms were marketed by agents of CICA and by estate-planning consultants.

8. Underwriting Description

These policies were individually underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, cognitive screening, telephone interview and/or face-to-face assessment.

9. Premiums

Premiums are unisex and payable for life. The premiums may vary by policy form, issue age, elimination period, benefit period, initial daily benefit, inflation option, marital status at issue, and the selection of any riders.

10. Issue Age Range

Issue ages are from 18 to 84.

11. Area Factors

Area factors are not used for these products.

12. Premium Modalization Rules

The following modal factors and percent distributions (based on the nationwide in-force count as of December 31, 2020) are applied to the annual premium (AP):

Table 12.1
Nationwide Modal Factors and Distribution

Premium Mode	Modal Factors	Percent Distribution
Annual	1.000*AP	19%
Semi-Annual	0.520*AP	4
Quarterly	0.265*AP	4
Monthly	0.090*AP	73

13. Reserves

Active life reserves have not been used in the experience exhibits for this rate increase analysis for the purpose of demonstrating compliance with minimum loss ratio requirements, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2020 have been discounted to the incurral date of each respective claim and included in historical incurred claims. An

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

April 25, 2022

incurred but not reported (IBNR) reserve balance as of December 31, 2020 has been allocated to the 2020 calendar year and included in historical incurred claims.

14. Trend Assumptions

As this is not medical insurance, an explicit medical cost trend is not included in the projections.

15. Demonstration of Satisfaction of Loss Ratio Requirements

This filing uses the nationwide pooled experience of the 515, 700, and 780 Series. The pooled experience is appropriate as the forms have similar benefits, it is consistent with how MedAmerica manages the business, and combining experience increases credibility.

Exhibit I provides actual and projected experience using current assumptions. Actual experience is provided from inception through 2020 and then projected on a seriatim basis for 60 years using the current assumptions described above in Section 6. The actual and projected experience is based on nationwide premiums that reflect prior rate increases filed for use between January 2014 and August 2021, which average 46% across all jurisdictions and series. The after increase projected experience reflects the additional increase needed to achieve the cumulative increases shown in Section 2 on a seriatim basis.

Values in Exhibit I are shown (a) before and (b) after the nationwide requested rate increase. Included are calendar year earned premiums, incurred claims, end of year lives, and annual loss ratios. As shown in Exhibit I-b, the anticipated lifetime loss ratio with the nationwide requested rate increase exceeds the minimum loss ratio required by pre-rate stability regulation.

For cohorts where a rate increase is being requested (i.e., auto inflation) and in aggregate, the following table demonstrates that the nationwide lifetime loss ratios by series and inflation option also exceed the minimum loss ratio required by pre-rate stability regulation. The 'All' row corresponds to that shown in Exhibit I.

Table 15.1
Nationwide Lifetime Loss Ratios at the Maximum Valuation Interest Rate
by Series and Inflation Option

Series	Inflation Option	Before Increase	After Increase
All	Non-Auto	58%	58%
	Auto	122	96
	All	91	78
515	Non-Auto	56	56
	Auto	124	97
	All	92	78
700	Non-Auto	79	79
	Auto	118	77
	All	101	78
780	Non-Auto	63	63
	Auto	113	96
	All	86	79

The majority of policies with auto inflation subject to this rate increase are eligible for a CBUL, so an alternative version of the 58%/85% test, which uses the greater of 58% and the original anticipated lifetime loss ratio, is provided per post-rate stability regulation. The expected loss ratio using original pricing assumptions and actual policies sold (59%) is used as a substitute for the original pricing loss ratio that was determined at pricing based on an assumed mix of business sold.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

April 25, 2022

Exhibit II provides a demonstration that the nationwide requested rate increase meets the alternative 58%/85% test required by post-rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 59%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of projected initial earned premium times 59%, and
4. 85% of the present value of projected premium in excess of the projected initial earned premium.

The projected incurred claims in Exhibit II were increased by 15% from the current assumptions described in Section 6 to reflect assumptions that include moderately adverse conditions.

The following table demonstrates that the alternative 58%/85% test is passed for cohorts where a rate increase is being requested (i.e., auto inflation) and in aggregate. The 'All' row corresponds to that shown in Exhibit II. Dollar values in the table are shown in millions. The 'Alternative 58% Loss Ratio' represents the greater of 58% and the expected lifetime loss ratio.

Table 15.2
Nationwide Alternative 58%/85% Test
by Series and Inflation Option

Series	Inflation Option	Alternative 58% Loss Ratio	Item 5 ^[1]	Item 7 ^[2]	Result ^[3]
All	Non-Auto	59%	\$104.6	\$109.7	Pass
	Auto	60	129.9	210.7	Pass
	All	59	234.5	320.4	Pass
515	Non-Auto	61	83.1	80.4	Fail
	Auto	61	105.4	169.5	Pass
	All	61	188.5	249.9	Pass
700	Non-Auto	58	3.9	5.6	Pass
	Auto	58	6.5	8.7	Pass
	All	58	10.4	14.3	Pass
780	Non-Auto	58	19.6	23.8	Pass
	Auto	58	18.6	32.4	Pass
	All	58	38.2	56.2	Pass

[1] Item 5 is the Lifetime Earned Premium Times Prescribed Factor.

[2] Item 7 is Lifetime Incurred Claims with Rate Increase.

[3] Test of whether Item 7 is not less than Item 5.

16. Actual-to-Expected Experience

The following table provides a comparison of actual and projected nationwide experience using current assumptions to that expected using original pricing assumptions. Values in the following table are shown (a) before and (b) after the nationwide requested rate increase.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

April 25, 2022

Table 16.1
Nationwide Actual and Expected Loss Ratios
by Series and Inflation Option

Series	Inflation Option	Lifetime Loss Ratio			Actual-to-Expected	
		Before Increase	After Increase	Expected	Before Increase	After Increase
All	Non-Auto	56%	56%	59%	0.96	0.96
	Auto	118	93	60	1.96	1.54
	All	88	76	59	1.48	1.27
515	Non-Auto	54	54	61	0.90	0.90
	Auto	121	94	61	1.97	1.54
	All	89	76	61	1.46	1.25
700	Non-Auto	77	77	54	1.42	1.42
	Auto	115	75	55	2.08	1.35
	All	99	76	55	1.80	1.38
780	Non-Auto	60	60	53	1.15	1.15
	Auto	107	92	56	1.91	1.63
	All	81	75	54	1.50	1.38

Actual and projected experience in the above table is identical to that described in Exhibit I, except historical experience is accumulated at MedAmerica's actual historical earned interest rates, which average 5.1% for this block, and projected experience is discounted at MedAmerica's current most-likely interest rate assumption of 4.25%. This 4.25% rate represents MedAmerica's expectation of its long-term investment earnings rate based on the average net investment earnings rate projected for MedAmerica's 2020 cash flow testing.

Expected experience uses the actual policies sold and projects from issue on a seriatim basis using the original pricing assumptions for each series or, if not available, the original pricing assumptions from another policy form that was priced during a similar era.

Exhibit III provides a summary of the original pricing assumptions that underlie the expected experience described above.

17. History of Previous Rate Revisions

Prior rate increases have been approved and implemented on the above-listed form(s). Exhibit IV provides a status of the rate increase filings, along with the current requested increases. The status is shown for each jurisdiction in which there is business in force as of December 31, 2020. Also included are the number of policies and annualized premium as of December 31, 2020. Exhibit IV provides the status of (i) the first round and associated follow-up, (ii) the second round and associated follow-ups, and (iii) the current round of requested increases.

As part of this rate increase process, an increase has been or is expected to be requested in most jurisdictions. The company anticipates requesting an actuarially equivalent cumulative rate increase level in all jurisdictions except where limited due to regulatory requirements or the limited amount of in-force business. In jurisdictions where the company has not yet reached a decision regarding the current rate increase or the prior reduced rate increase was phased-in over multiple years, Exhibit IV indicates "TBD" (to be determined).

18. Analysis Performed to Consider a Rate Increase

For cohorts where a rate increase is being requested (i.e., auto inflation) and in aggregate, the experience table in Section 16 above demonstrates that experience has been more adverse from that expected using original pricing assumptions as the A:E loss ratios exceed 1.0. The adverse experience may be due to a combination of higher persistency, higher morbidity, and lower interest.

For the 515 Series, in 2013, a nationwide requested increase was determined such that the company was able to certify that rates would remain stable under moderately adverse experience (MAE). The

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

April 25, 2022

company's threshold for MAE was defined as a lifetime loss ratio of 85%. To determine whether experience has deteriorated beyond this threshold, experience was restated to reflect the timing and rate level of the 2013 requested increase and projected using current most-likely assumptions. As the resulting lifetime loss ratio was 90%, the MAE threshold was crossed and additional rate increases could be considered. Exhibit V provides a summary of the assumptions used in the 2013 nationwide request.

For the 700 and 780 Series, an analysis of the projected loss ratio compared to that assumed at the time of original pricing revealed that experience has unfolded more than moderately adverse and crossed the original pricing threshold for which the company could consider a rate increase.

Documentation of the original pricing definition for moderately adverse experience is not explicitly stated for the 700 and 780 Series. However, the original pricing documentation for the 700 and 780 Series states that margin of 10% was included in determining statutory contract reserves. This definition of margin is consistent with the MAE definition used by MedAmerica for similar products priced around the same time. Therefore, the assumed original pricing threshold before which a rate increase may be considered is a 10% increase in the original pricing lifetime loss ratio. Section 16 demonstrates that the lifetime loss ratios for cohorts where a rate increase is being requested (i.e., auto inflation), and in aggregate, are well in excess of this assumed original pricing threshold (i.e., before increase A:E exceeds 1.10).

19. Average Annual Premium in Pennsylvania (Based on December 31, 2020 In-Force)

The number of insureds and the corresponding average annual premium that will be affected by this rate increase filing in this jurisdiction are shown in the table(s) below by series and inflation option. The values provided in the table(s) below exclude policies assumed paid up as of December 31, 2020.

Table 19.1
Average Annual Premium
Pennsylvania – MedAmerica

Series	Inflation Option	Number of Insureds	Before Increase Premium ^[1]	After Requested Increase Premium ^[1]
515	Non-Auto	66	\$841	\$841
	Auto	79	2,363	4,275
	All	145	1,670	2,712
780	Non-Auto	32	1,016	1,016
	Auto	21	2,059	3,065
	All	53	1,429	1,828
Total	Non-Auto	98	898	898
	Auto	100	2,299	4,021
	All	198	1,606	2,475

[1] Premium reflects all prior rate increases filed for use, including the most recent increase filed on September 16, 2021.

20. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following at least a 60-day policyholder notification period after being filed for use by the department of insurance, but no sooner than 12 months after the prior increase was effective.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

April 25, 2022

21. Distribution of Business as of December 31, 2020 (Based on Nationwide In-Force Insured Count)

Table 21.1
Nationwide Distributions of Business

Issue Ages	Percent Distribution
<40	1%
40-44	2
45-49	4
50-54	12
55-59	18
60-64	33
65-69	24
70-74	5
75+	1

Elimination Period	Percent Distribution
20-Day	15%
30-Day	8
60-Day	3
90-Day	71
180-Day	3

Benefit Period	Percent Distribution
400 Days	7%
800 Days	18
1200 Days	27
1600 Days	17
Lifetime	17
CNF	14

Inflation Protection Option	Percent Distribution
None	57%
5% Compound for Life	43

Coverage Type	Percent Distribution
Facility Only	<1%
Comprehensive	99
Home Health Only	1

Premium Payment Option	Percent Distribution
Lifetime-Pay	86%
CNF	14

22. Number of Insureds and Annualized Premium (Based on December 31, 2020 In-Force)

The number of insureds and annualized premium that will be affected by this rate increase filing in this jurisdiction and nationwide are shown in the tables below by series and inflation option.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Actuarial Memorandum

April 25, 2022

Table 22.1
Insureds and Annualized Premium
Pennsylvania – MedAmerica

Series	Inflation Option	Number of Insureds	Annualized Premium ^[1]
515	Non-Auto	66	\$55,476
	Auto	79	186,696
	All	145	242,171
780	Non-Auto	32	32,515
	Auto	21	43,237
	All	53	75,752
Total	Non-Auto	98	87,991
	Auto	100	229,933
	All	198	317,924

[1] Premium reflects all prior rate increases filed for use, including the most recent increase filed on September 16, 2021.

Table 22.2
Insureds and Annualized Premium
Nationwide – MedAmerica, CICA, and CLICNY

Series	Inflation Option	Number of Insureds	Annualized Premium
515	Non-Auto	1,388	\$1,565,962
	Auto	1,863	3,920,744
	All	3,251	5,486,706
700	Non-Auto	110	123,264
	Auto	134	253,015
	All	244	376,279
780	Non-Auto	886	875,734
	Auto	466	893,208
	All	1,352	1,768,942
Total	Non-Auto	2,384	2,564,960
	Auto	2,463	5,066,967
	All	4,847	7,631,927

Actuarial Memorandum

April 25, 2022

23. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by MedAmerica to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases. This filing has been prepared in conformity with Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and 18, "Long-Term Care Insurance" and other applicable standards.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction and the rules of this department of insurance. In my opinion, the rates are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction. This filing will enhance premium adequacy but may not be sufficient to prevent future rate action. Additional rate increases are needed to certify that rates will remain stable under moderately adverse conditions.

In forming my opinion, I have used actuarial assumptions and actuarial methods (which gave consideration to policy design, underwriting, and claim adjudication) and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, this premium rate filing is in compliance with the loss ratio standards of this jurisdiction. Certain models were developed to estimate the values included in this filing. The intent of the models was to estimate future experience. I have reviewed the models for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice.

I have relied on data and other information provided by MedAmerica to develop this filing, including but not limited to management's view of when a rate change may be considered, policy design, underwriting and claim adjudication process, seriatim in-force data, claim data, and the company's long-term earnings rate. I have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of this filing may likewise be inaccurate or incomplete.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

Date: April 25, 2022

This filing has been prepared solely for the use and benefit of MedAmerica. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third-party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman's work is being delivered to the Department, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Department may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Department, who receive Milliman's work and may include disclaimer language on its work product so stating. The Department agrees not to remove any such disclaimer language from Milliman's work. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Department agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Department may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Department, or (ii) any applicable regulatory or governmental agency, as required.

A limited review was performed of the data used directly in this filing for reasonableness and consistency and no material defects in the data were found. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of this assignment.

Differences between the projections in this filing and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

Exhibit I-a
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Before Requested Rate Increase
515, 700, and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	1,404	0	0%	23	3,951	0	0%
	1998	365,019	0	0%	789	982,726	0	0%
	1999	1,714,718	43,198	3%	2,811	4,417,667	111,292	3%
	2000	3,840,098	190,025	5%	4,181	9,467,303	468,485	5%
	2001	5,786,651	263,180	5%	6,197	13,651,957	620,899	5%
	2002	8,213,556	587,804	7%	8,017	18,543,111	1,327,040	7%
	2003	9,337,136	266,048	3%	8,572	20,171,990	574,772	3%
	2004	9,694,462	1,042,726	11%	8,787	20,042,067	2,155,703	11%
	2005	10,104,575	3,049,922	30%	9,507	19,990,357	6,033,804	30%
	2006	11,388,523	2,693,334	24%	10,612	21,416,054	5,098,898	24%
	2007	12,246,110	1,713,599	14%	10,740	21,897,778	3,092,772	14%
	2008	12,054,159	2,416,335	20%	10,228	20,616,919	4,182,924	20%
	2009	11,307,278	4,355,190	39%	9,446	18,531,477	7,171,994	39%
	2010	10,577,155	3,171,158	30%	8,941	16,609,746	5,034,298	30%
	2011	10,016,249	5,591,709	56%	8,518	15,067,593	8,487,955	56%
	2012	9,547,964	3,925,799	41%	8,146	13,758,233	5,696,681	41%
	2013	9,065,895	5,764,447	64%	7,808	12,513,958	7,995,154	64%
	2014	8,562,629	5,646,735	66%	7,523	11,321,289	7,493,452	66%
	2015	8,387,584	5,514,151	66%	7,207	10,623,247	6,998,795	66%
	2016	8,278,673	8,078,137	98%	6,886	10,044,307	9,840,698	98%
Projected Future Experience (60 Years)	2017	7,919,269	8,721,836	110%	6,577	9,203,366	10,158,246	110%
	2018	7,507,743	8,977,721	120%	6,266	8,357,925	10,013,714	120%
	2019	7,143,196	8,009,855	112%	5,941	7,617,964	8,552,916	112%
	2020	6,922,903	11,268,793	163%	5,665	7,072,876	11,517,109	163%
	2021	6,429,571	10,800,108	168%	5,296	6,293,458	10,567,883	168%
	2022	6,093,460	11,335,575	186%	4,992	5,714,839	10,620,419	186%
	2023	5,724,259	11,921,604	208%	4,682	5,144,112	10,695,462	208%
	2024	5,301,607	12,477,230	235%	4,375	4,565,426	10,719,662	235%
	2025	4,854,096	12,999,555	268%	4,071	4,006,000	10,696,026	267%
	2026	4,420,241	13,454,277	304%	3,769	3,496,383	10,603,054	303%
	2027	4,003,286	13,805,994	345%	3,473	3,035,319	10,422,158	343%
	2028	3,605,644	14,065,018	390%	3,186	2,620,783	10,171,942	388%
	2029	3,229,212	14,221,912	440%	2,908	2,250,359	9,854,945	438%
	2030	2,875,914	14,309,121	498%	2,642	1,921,692	9,501,353	494%
	2031	2,546,347	14,379,079	565%	2,387	1,631,629	9,150,488	561%
	2032	2,240,450	14,303,018	638%	2,145	1,376,811	8,724,303	634%
	2033	1,959,313	14,128,806	721%	1,918	1,154,820	8,260,310	715%
	2034	1,703,353	13,855,118	813%	1,706	962,989	7,764,756	806%
	2035	1,472,504	13,505,895	917%	1,510	798,570	7,255,387	909%
	2036	1,266,202	13,075,292	1,033%	1,330	658,770	6,732,942	1,022%
	2037	1,083,261	12,551,812	1,159%	1,166	540,721	6,196,459	1,146%
	2038	922,115	11,993,593	1,301%	1,018	441,643	5,676,298	1,285%
	2039	781,031	11,392,374	1,459%	884	358,954	5,169,813	1,440%
	2040	658,282	10,751,010	1,633%	765	290,338	4,678,547	1,611%
	2041	552,150	10,082,899	1,826%	659	233,725	4,207,687	1,800%
	2042	460,973	9,368,704	2,032%	565	187,291	3,750,398	2,002%
	2043	383,108	8,672,030	2,264%	483	149,414	3,330,022	2,229%
	2044	317,044	7,969,856	2,514%	411	118,699	2,935,900	2,473%
	2045	261,278	7,282,993	2,787%	348	93,911	2,574,631	2,742%
	2046	214,515	6,643,895	3,097%	294	74,025	2,254,304	3,045%
	2047	175,564	6,009,781	3,423%	248	58,168	1,957,644	3,365%
	2048	143,344	5,426,448	3,786%	208	45,602	1,696,977	3,721%
	2049	116,841	4,873,810	4,171%	175	35,692	1,463,746	4,101%
	2050	95,118	4,366,303	4,590%	146	27,902	1,259,685	4,515%
	2051	77,356	3,920,264	5,068%	122	21,792	1,086,936	4,988%
	2052	62,840	3,505,906	5,579%	102	17,002	934,404	5,496%
	2053	50,971	3,119,243	6,120%	85	13,244	799,319	6,035%
	2054	41,243	2,757,319	6,686%	71	10,291	679,748	6,605%
	2055	33,248	2,419,685	7,278%	59	7,965	573,875	7,205%
	2056	26,700	2,120,000	7,940%	49	6,139	483,778	7,880%
	2057	21,347	1,840,801	8,623%	41	4,709	403,701	8,572%
	2058	16,994	1,568,611	9,230%	34	3,596	329,985	9,177%
	2059	13,467	1,329,938	9,876%	28	2,732	268,378	9,825%
	2060	10,614	1,125,069	10,599%	23	2,063	217,678	10,551%
	2061-2065	26,442	3,368,286	12,738%	66	4,621	581,726	12,588%
	2066-2070	6,317	1,149,056	18,189%	22	889	158,956	17,887%
	2071-2075	1,078	282,700	26,227%	6	122	31,391	25,730%
	2076-2080	116	43,499	37,486%	1	11	3,925	36,799%
History		189,982,951	91,291,701	48%	169,388	311,923,861	122,627,601	39%
Future		64,278,815	358,573,488	558%	58,473	48,383,220	205,446,999	425%
Lifetime		254,261,766	449,865,189	177%	227,861	360,307,081	328,074,600	91%

Exhibit I-b
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience After Requested Rate Increase
515, 700, and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	1,404	0	0%	23	3,951	0	0%
	1998	365,019	0	0%	789	982,726	0	0%
	1999	1,714,718	43,198	3%	2,811	4,417,667	111,292	3%
	2000	3,840,098	190,025	5%	4,181	9,467,303	468,485	5%
	2001	5,786,651	263,180	5%	6,197	13,651,957	620,899	5%
	2002	8,213,556	587,804	7%	8,017	18,543,111	1,327,040	7%
	2003	9,337,136	266,048	3%	8,572	20,171,990	574,772	3%
	2004	9,694,462	1,042,726	11%	8,787	20,042,067	2,155,703	11%
	2005	10,104,575	3,049,922	30%	9,507	19,990,357	6,033,804	30%
	2006	11,388,523	2,693,334	24%	10,612	21,416,054	5,098,898	24%
	2007	12,246,110	1,713,599	14%	10,740	21,897,778	3,092,772	14%
	2008	12,054,159	2,416,335	20%	10,228	20,616,919	4,182,924	20%
	2009	11,307,278	4,355,190	39%	9,446	18,531,477	7,171,994	39%
	2010	10,577,155	3,171,158	30%	8,941	16,609,746	5,034,298	30%
	2011	10,016,249	5,591,709	56%	8,518	15,067,593	8,487,955	56%
	2012	9,547,964	3,925,799	41%	8,146	13,758,233	5,696,681	41%
	2013	9,065,895	5,764,447	64%	7,808	12,513,958	7,995,154	64%
	2014	8,562,629	5,646,735	66%	7,523	11,321,289	7,493,452	66%
	2015	8,387,584	5,514,151	66%	7,207	10,623,247	6,998,795	66%
	2016	8,278,673	8,078,137	98%	6,886	10,044,307	9,840,698	98%
	2017	7,919,269	8,721,836	110%	6,577	9,203,366	10,158,246	110%
	2018	7,507,743	8,977,721	120%	6,266	8,357,925	10,013,714	120%
	2019	7,143,196	8,009,855	112%	5,941	7,617,964	8,552,916	112%
	2020	6,922,903	11,268,793	163%	5,665	7,072,876	11,517,109	163%
Projected Future Experience (60 Years)	2021	6,429,571	10,800,108	168%	5,296	6,293,458	10,567,883	168%
	2022	6,058,380	11,280,335	186%	4,992	5,681,962	10,568,690	186%
	2023	7,517,463	10,378,896	138%	4,460	6,754,497	9,312,415	138%
	2024	7,598,352	10,575,500	139%	4,140	6,540,818	9,087,641	139%
	2025	7,091,466	10,893,746	154%	3,847	5,849,131	8,966,034	153%
	2026	6,470,491	11,220,779	173%	3,559	5,114,452	8,846,317	173%
	2027	5,868,542	11,463,314	195%	3,277	4,445,712	8,657,892	195%
	2028	5,292,419	11,629,001	220%	3,005	3,842,892	8,415,208	219%
	2029	4,745,388	11,714,449	247%	2,742	3,303,035	8,123,210	246%
	2030	4,230,690	11,742,357	278%	2,490	2,823,152	7,803,512	276%
	2031	3,749,623	11,757,042	314%	2,249	2,399,021	7,489,091	312%
	2032	3,302,265	11,653,993	353%	2,020	2,025,911	7,116,266	351%
	2033	2,890,370	11,464,979	397%	1,805	1,700,432	6,711,070	395%
	2034	2,514,738	11,198,705	445%	1,605	1,418,829	6,284,475	443%
	2035	2,175,428	10,876,400	500%	1,420	1,177,190	5,851,463	497%
	2036	1,871,750	10,491,423	561%	1,250	971,512	5,411,113	557%
	2037	1,602,031	10,039,713	627%	1,095	797,637	4,964,950	622%
	2038	1,364,103	9,562,264	701%	955	651,555	4,534,142	696%
	2039	1,155,517	9,058,331	784%	830	529,526	4,119,092	778%
	2040	973,840	8,530,543	876%	717	428,196	3,720,617	869%
	2041	816,639	7,986,661	978%	617	344,560	3,341,027	970%
	2042	681,537	7,412,848	1,088%	529	275,956	2,975,224	1,078%
	2043	566,147	6,853,647	1,211%	452	220,004	2,639,208	1,200%
	2044	468,270	6,291,802	1,344%	384	174,654	2,324,831	1,331%
	2045	385,691	5,746,146	1,490%	326	138,080	2,038,010	1,476%
	2046	316,463	5,240,655	1,656%	275	108,755	1,784,445	1,641%
	2047	258,821	4,742,236	1,832%	232	85,385	1,550,498	1,816%
	2048	211,157	4,281,438	2,028%	195	66,876	1,344,169	2,010%
	2049	171,955	3,846,814	2,237%	163	52,286	1,160,124	2,219%
	2050	139,829	3,451,360	2,468%	136	40,823	1,000,012	2,450%
	2051	113,571	3,104,891	2,734%	114	31,838	864,733	2,716%
	2052	92,122	2,784,186	3,022%	95	24,799	745,492	3,006%
	2053	74,600	2,485,074	3,331%	79	19,284	639,843	3,318%
	2054	60,258	2,203,933	3,658%	66	14,956	545,935	3,650%
	2055	48,492	1,941,435	4,004%	55	11,554	462,661	4,004%
	2056	38,875	1,706,039	4,389%	46	8,889	391,182	4,401%
	2057	31,031	1,484,049	4,782%	38	6,806	326,999	4,804%
	2058	24,668	1,265,743	5,131%	31	5,188	267,471	5,155%
	2059	19,524	1,074,636	5,504%	26	3,936	217,772	5,533%
	2060	15,377	910,996	5,924%	21	2,970	176,952	5,958%
	2061-2065	38,297	2,726,530	7,119%	62	6,648	472,481	7,107%
	2066-2070	9,202	921,068	10,009%	21	1,285	127,786	9,947%
	2071-2075	1,585	222,058	14,007%	6	178	24,739	13,893%
	2076-2080	172	32,995	19,228%	1	16	2,990	19,114%
History		189,982,951	91,291,701	48%	169,388	311,923,861	122,627,601	39%
Future		87,486,710	295,049,117	337%	55,724	64,394,645	171,975,664	267%
Lifetime		277,469,661	386,340,818	139%	225,112	376,318,506	294,603,266	78%

Exhibit II
Demonstration that the Requested Cumulative Rate Increase Passes the 59%/85% Loss Ratio Minimum
MedAmerica, CICA, and CLICNY Nationwide Experience with Prior Approved Increases
515, 700, and 780 Series

1	Accumulated value of initial earned premium	304,651,321	x	59%	=	181,243,313
2a	Accumulated value of earned premium	311,923,861				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	7,272,540	x	85%	=	6,181,659
3	Present value of future projected initial earned premium	29,943,733	x	59%	=	17,814,140
4a	Present value of future projected premium	64,394,645				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	34,450,912	x	85%	=	29,283,275
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					234,522,388
6a	Accumulated value of incurred claims without the inclusion of active life reserves					122,627,601
6b	Present value of future projected incurred claims without the inclusion of active life reserves					197,772,014
7	Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b					320,399,615
8	Test: 7 is not less than 5					Pass
<p>All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 4.0% to 4.5%.</p> <p>Future projected initial earned premium schedule (i.e., without the requested rate increase) reflects the assumed impact of CBUL and RBO.</p> <p>The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience.</p>						

Exhibit III
MedAmerica, CICA, and CLICNY
Original Pricing Assumptions

	Morbidity	
	All CICA	The pricing claim costs were developed from the 1997 Milliman <i>Long-Term Care Guidelines (Guidelines)</i> . All values were adjusted to reflect the effects of the nature of the benefits, the elimination periods, policy maximums, and the eligibility standards. The claim costs include factors to adjust them to an all-lives exposure base. These claim costs do not necessarily represent the original pricing claim costs because MedAmerica did not receive the original pricing claim costs at the time of acquisition. These claim costs are a reasonable proxy of the original pricing claim costs based on a reproduction of the original pricing lifetime loss ratio.
	Mortality	
	515 Series and 700 Series Not Issued in Florida	Ultimate mortality level of 95% of U.S. Life Mortality (79-81). While the original pricing selection factors were not available, selection factors grading from 50% to 95% over the first 10 durations were assumed.
	700 Series Issued in Florida and 780 Series	1983 GAM Table without selection.

Exhibit III
MedAmerica, CICA, and CLICNY
Original Pricing Assumptions

Lapse Probabilities

Lapse probabilities vary by policy form series, duration, and issue age.

515 Series

Duration	515 Series (Not Issued in New York)							515 Series (Issued in New York)						
	Issue Age							Issue Age						
	<55	55-59	60-64	65-69	70-74	75-79	80+	<55	55-59	60-64	65-69	70-74	75-79	80+
1	20.00%	18.00%	18.00%	18.00%	14.00%	12.00%	10.00%	20.00%	18.00%	16.00%	14.00%	12.00%	10.00%	10.00%
2	16.00%	15.00%	15.00%	15.00%	12.00%	10.00%	8.00%	15.00%	14.00%	12.00%	10.00%	8.00%	6.00%	6.00%
3	13.00%	12.00%	12.00%	12.00%	10.00%	9.00%	7.00%	10.00%	10.00%	9.00%	6.00%	6.00%	4.00%	4.00%
4	11.00%	10.00%	10.00%	10.00%	9.00%	8.00%	7.00%	8.00%	8.00%	6.00%	5.00%	4.00%	3.00%	3.00%
5	10.00%	9.00%	9.00%	9.00%	8.00%	7.00%	6.00%	6.00%	6.00%	4.00%	4.00%	3.00%	3.00%	3.00%
6	10.00%	9.00%	8.00%	8.00%	7.00%	7.00%	6.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
7	10.00%	9.00%	8.00%	7.00%	6.00%	6.00%	5.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
8	9.00%	8.00%	8.00%	7.00%	6.00%	6.00%	5.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
9	9.00%	8.00%	7.00%	7.00%	5.00%	5.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
10	9.00%	8.00%	7.00%	6.00%	5.00%	5.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
11	8.00%	8.00%	7.00%	6.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
12	8.00%	7.00%	6.00%	6.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
13	8.00%	7.00%	6.00%	5.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
14	7.00%	7.00%	6.00%	5.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
15	7.00%	6.00%	6.00%	5.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
16	6.00%	6.00%	6.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
17	6.00%	6.00%	5.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
18	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
19	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%
20+	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	5.00%	5.00%	4.00%	4.00%	3.00%	3.00%	3.00%

700 Series

Duration	700 Series (Not Issued in Florida)							700 Series (Issued in Florida)						
	Issue Age							Issue Age						
	<55	55-59	60-64	65-69	70-74	75-79	80+	<55	55-59	60-64	65-69	70-74	75-79	80+
1	20.00%	18.00%	18.00%	18.00%	14.00%	12.00%	10.00%	20.00%	18.00%	18.00%	18.00%	14.00%	12.00%	10.00%
2	16.00%	15.00%	15.00%	15.00%	12.00%	10.00%	8.00%	16.00%	15.00%	15.00%	15.00%	12.00%	10.00%	8.00%
3	13.00%	12.00%	12.00%	12.00%	10.00%	9.00%	7.00%	13.00%	12.00%	12.00%	12.00%	10.00%	9.00%	7.00%
4	11.00%	10.00%	10.00%	10.00%	9.00%	8.00%	7.00%	11.00%	10.00%	10.00%	10.00%	9.00%	8.00%	7.00%
5	10.00%	9.00%	9.00%	9.00%	8.00%	7.00%	6.00%	10.00%	9.00%	9.00%	9.00%	8.00%	7.00%	6.00%
6	10.00%	9.00%	8.00%	8.00%	7.00%	7.00%	6.00%	10.00%	9.00%	8.00%	8.00%	7.00%	7.00%	6.00%
7	10.00%	9.00%	8.00%	7.00%	6.00%	6.00%	5.00%	10.00%	9.00%	8.00%	7.00%	6.00%	6.00%	5.00%
8	9.00%	8.00%	8.00%	7.00%	6.00%	6.00%	5.00%	9.00%	8.00%	8.00%	7.00%	6.00%	6.00%	5.00%
9	9.00%	8.00%	7.00%	7.00%	5.00%	5.00%	4.00%	9.00%	8.00%	7.00%	7.00%	5.00%	5.00%	4.00%
10	9.00%	8.00%	7.00%	6.00%	5.00%	5.00%	4.00%	9.00%	8.00%	7.00%	6.00%	5.00%	5.00%	4.00%
11	8.00%	8.00%	7.00%	6.00%	4.00%	4.00%	4.00%	8.00%	8.00%	7.00%	6.00%	4.00%	4.00%	4.00%
12	7.00%	7.00%	6.00%	6.00%	4.00%	4.00%	4.00%	7.00%	7.00%	6.00%	6.00%	4.00%	4.00%	4.00%
13	6.00%	6.00%	6.00%	5.00%	4.00%	4.00%	4.00%	6.00%	6.00%	6.00%	5.00%	4.00%	4.00%	4.00%
14	5.00%	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%	5.00%	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%
15+	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.00%	3.00%	3.00%

780 Series

Duration	780 Series						
	Issue Age						
	<55	55-59	60-64	65-69	70-74	75-79	80+
1	17.00%	15.00%	15.00%	15.00%	12.00%	10.00%	8.00%
2	13.00%	12.00%	12.00%	12.00%	10.00%	8.00%	6.00%
3	11.00%	10.00%	10.00%	10.00%	8.00%	8.00%	6.00%
4	10.00%	9.00%	9.00%	9.00%	8.00%	7.00%	6.00%
5	9.00%	8.00%	8.00%	8.00%	7.00%	6.00%	5.00%
6	10.00%	9.00%	8.00%	8.00%	7.00%	7.00%	6.00%
7	10.00%	9.00%	8.00%	7.00%	6.00%	6.00%	5.00%
8	8.00%	7.00%	7.00%	6.00%	5.00%	5.00%	4.00%
9	9.00%	8.00%	7.00%	7.00%	5.00%	5.00%	4.00%
10	9.00%	8.00%	7.00%	6.00%	5.00%	5.00%	4.00%
11	7.00%	7.00%	6.00%	5.00%	3.00%	3.00%	3.00%
12	7.00%	7.00%	6.00%	6.00%	4.00%	4.00%	4.00%
13	5.00%	5.00%	5.00%	4.00%	3.00%	3.00%	3.00%
14	4.00%	4.00%	4.00%	4.00%	3.00%	3.00%	3.00%
15+	3.00%	3.00%	3.00%	3.00%	2.00%	2.00%	2.00%

Exhibit III
MedAmerica, CICA, and CLICNY
Original Pricing Assumptions

All CICA	Benefit Expiry Probabilities
	Benefit expiry was not separated from the lapse assumption.
515 Series and 700 Series	Interest Rate
	An original pricing earnings rate assumption of 6.00% was assumed.
	An original pricing earnings rate assumption of 5.50% was assumed.
780 Series	
All CICA	Improvement
	No mortality or morbidity improvement was assumed.

Exhibit IV-I
MedAmerica, CICA, and CLICNY
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
515, 700, and 780 Series

Jurisdiction	Rate Series	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	First Round Nationwide Request			First Round Follow-Up		
				Requested Increase	Disposition Date	Average Filed Increase ^[2]	Requested Increase	Disposition Date	Average Filed Increase ^[2]
Arizona	515 Series	4	\$4,186	Not Filed			Not Filed		
	780 Series	5	\$4,650	N/A			N/A		
Arkansas	515 Series	108	\$145,737	38%	Disapproved	0%	38%	6/19/2015	18%
	780 Series	15	\$13,034	N/A			N/A		
California	515 Series	88	\$116,857	Not Filed			Not Filed		
	780 Series	34	\$49,221	N/A			N/A		
Colorado	515 Series	145	\$226,995	Not Filed			38%	3/30/2015	13%
Connecticut	515 Series	27	\$53,194	38%	Disapproved	0%	Not Filed		
Delaware	515 Series	6	\$13,271	38%	4/2/2014	38%	No Follow-Up		
	780 Series	2	\$1,761	N/A			N/A		
Florida	700 Series	62	\$99,446	N/A			N/A		
	780 Series	137	\$133,355	N/A			N/A		
Georgia	515 Series	75	\$137,488	38%	8/22/2014	15%	20%	7/28/2015	8%
	780 Series	2	\$1,996	N/A			N/A		
Idaho	515 Series	109	\$154,415	38%	11/12/2014	20%	15%	Disapproved	0%
	780 Series	23	\$30,923	N/A			N/A		
Illinois	515 Series	166	\$284,779	38%	8/15/2014	38%	No Follow-Up		
	700 Series	3	\$5,696	N/A			N/A		
	780 Series	86	\$123,545	N/A			N/A		
Indiana	515 Series	52	\$79,157	Not Filed			38%	8/7/2015	10%
	700 Series	49	\$66,234	N/A			N/A		
Iowa	515 Series	61	\$119,496	38%	4/4/2014	17%	18%	9/10/2015	18%
	780 Series	93	\$138,311	N/A			N/A		
Kansas	515 Series	5	\$5,838	38%	6/6/2014	38%	No Follow-Up		
	780 Series	2	\$3,246	N/A			N/A		
Kentucky	515 Series	76	\$70,772	38%	4/7/2014	15%	22%	4/18/2016	8%
	780 Series	54	\$61,107	N/A			N/A		
Louisiana	515 Series	24	\$27,590	38%	11/13/2014	20%	15%	Disapproved	0%
	780 Series	32	\$41,532	N/A			N/A		
Maine	515 Series	8	\$24,593	38%	2/27/2015	22%	Not Filed		
	700 Series	23	\$29,193	N/A			N/A		
	780 Series	25	\$32,413	N/A			N/A		
Maryland	780 Series	6	\$12,299	N/A			N/A		
Massachusetts	515 Series	21	\$26,393	Not Filed			Not Filed		
Michigan	515 Series	20	\$43,942	38%	2/3/2014	38%	No Follow-Up		
	700 Series	63	\$113,011	N/A			N/A		
	780 Series	3	\$2,305	N/A			N/A		
Minnesota	515 Series	327	\$715,126	Not Filed			38%	2/5/2016	29%
	780 Series	358	\$494,800	N/A			N/A		
Mississippi	515 Series	1	\$1,066	Not Filed			Not Filed		
Missouri	515 Series	136	\$275,314	38%	3/25/2014	20%	15%	5/4/2015	15%
	780 Series	80	\$87,302	N/A			N/A		
Montana	515 Series	34	\$50,002	38%	7/3/2014	15%	20%	Withdrawn	
	780 Series	1	\$2,711	N/A			N/A		
Nebraska	515 Series	15	\$18,305	38%	8/11/2014	38%	No Follow-Up		
	700 Series	8	\$13,260	N/A			N/A		
Nevada	515 Series	9	\$13,011	38%	10/15/2014	38%	No Follow-Up		
	700 Series	1	\$817	N/A			N/A		
New Hampshire	515 Series	20	\$28,669	38%	3/23/2015	30%	Not Filed		
	700 Series	7	\$9,063	N/A			N/A		
	780 Series	10	\$15,118	N/A			N/A		
New Mexico	515 Series	5	\$3,821	N/A			N/A		
	780 Series	1	\$2,799	N/A			N/A		
New York	515 Series	63	\$105,263	Not Filed			15%	7/20/2015	15%
North Carolina	515 Series	220	\$302,586	38%	9/26/2014	20%	Not Filed		
	780 Series	82	\$94,157	N/A			N/A		
North Dakota	780 Series	24	\$23,953	N/A			N/A		
Ohio	515 Series	26	\$40,759	38%	4/24/2015	25%	Not Filed		
	700 Series	6	\$6,565	N/A			N/A		
	780 Series	25	\$39,228	N/A			N/A		
Oklahoma	515 Series	30	\$57,211	38%	6/4/2014	25%	10%	1/25/2016	10%
	780 Series	6	\$7,372	N/A			N/A		
Oregon	515 Series	111	\$172,127	38%	5/13/2014	38%	No Follow-Up		
	780 Series	27	\$50,761	N/A			N/A		
Pennsylvania	515 Series	145	\$209,135	38%	5/13/2014	15%	20%	6/24/2015	20%
	780 Series	53	\$75,752	N/A			N/A		
Rhode Island	515 Series	10	\$15,842	38%	2/26/2019	38%	No Follow-Up		
South Carolina	515 Series	105	\$138,445	38%	3/17/2014	20%	Not Filed		
	780 Series	1	\$7,611	N/A			N/A		
South Dakota	515 Series	17	\$36,676	38%	1/6/2014	38%	No Follow-Up		
	780 Series	7	\$7,784	N/A			N/A		
Tennessee	515 Series	271	\$441,255	38%	3/24/2014	38%	No Follow-Up		
	780 Series	17	\$16,381	N/A			N/A		
Texas	515 Series	175	\$308,148	38%	9/10/2014	19%	Not Filed		
	780 Series	94	\$112,442	N/A			N/A		
Utah	780 Series	8	\$7,126	N/A			N/A		
Vermont	515 Series	76	\$120,306	38%	Disapproved	0%	38%	Disapproved	0%
	700 Series	22	\$32,993	N/A			N/A		
	780 Series	2	\$2,542	N/A			N/A		
Virginia	515 Series	119	\$200,066	Not Filed			38%	Disapproved	0%
	780 Series	13	\$20,535	N/A			N/A		
Washington	515 Series	172	\$396,370	38%	4/15/2014	38%	No Follow-Up		
West Virginia	515 Series	16	\$30,906	38%	8/6/2014	15%	20%	8/5/2015	20%
Wisconsin	515 Series	95	\$148,932	38%	3/6/2014	38%	No Follow-Up		
	780 Series	8	\$12,217	N/A			N/A		
Wyoming	515 Series	58	\$122,663	Not Filed			38%	5/19/2015	38%
	780 Series	18	\$38,653	N/A			N/A		

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2014 and August 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Average rate increase percentages are based on the business in force as of December 31, 2020.

[3] The requested rate increase level varies by inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Exhibit IV-II
MedAmerica, CICA, and CLICNY
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
515, 700, and 780 Series

Jurisdiction	Rate Series	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	Second Round Nationwide Request				Second Round Follow-Up				Second Round 2nd Follow-Up						
				Requested Increase ^[3]	Status ^{[2a][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2a][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2a][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]
Arizona	515 Series	4	\$4,186		Not Filed					Not Filed					Not Filed			
	780 Series	3	\$4,650		Not Filed					Not Filed					Not Filed			
Arkansas	515 Series	108	\$145,737	45%	Filed	6/8/2018	6/18/2018	7%	36%	Filed	3/9/2020	3/30/2020	12%	26%	Filed	12/3/2020	1/11/2021	13%
	780 Series	15	\$13,034	6%	Filed	6/8/2018	6/18/2018	3%		Not Filed					Not Filed			
California	515 Series	88	\$116,857		Not Filed					Not Filed					Not Filed			
	780 Series	34	\$49,221		Not Filed					Not Filed					Not Filed			
Colorado	515 Series	145	\$226,995	54%	Pending	3/18/2020												
Connecticut	515 Series	27	\$53,194	99%	Filed	4/25/2018	5/23/2018	11%	78%	Filed	2/10/2020	4/28/2020	15%	64%	Filed	6/10/2021	10/20/2021	15%
Delaware	515 Series	6	\$13,271		Not Filed					Not Filed					Not Filed			
	780 Series	2	\$1,761		Not Filed					Not Filed					Not Filed			
Florida	700 Series	62	\$99,446	42%	Filed	3/2/2017	10/3/2017	35%		Not Filed					Not Filed			
	780 Series	137	\$133,355	42%	Filed	3/2/2017	10/3/2017	37%		Not Filed					Not Filed			
Georgia	515 Series	75	\$137,488	53%	Filed	2/6/2018	5/29/2018	7%	46%	Filed	11/13/2019	2/19/2020	8%	33%	Filed	10/19/2020	11/24/2020	8%
	780 Series	2	\$1,996		Not Filed					Not Filed					Not Filed			
Idaho	515 Series	109	\$154,415	66%	Filed	2/2/2018	1/13/2021	24%		Not Filed					Not Filed			
	780 Series	23	\$30,923	26%	Filed	2/2/2018	1/13/2021	11%		Not Filed					Not Filed			
Illinois	515 Series	166	\$284,779	41%	Filed	12/21/2017	1/15/2019	41%		No Follow-Up					No Follow-Up			
	700 Series	3	\$5,696	46%	Filed	12/21/2017	1/15/2019	46%		No Follow-Up					No Follow-Up			
	780 Series	86	\$123,545	18%	Filed	12/21/2017	1/15/2019	18%		No Follow-Up					No Follow-Up			
Indiana	515 Series	52	\$79,157	87%	Disapproved	12/4/2018	4/17/2019	0%		Not Filed					Not Filed			
	700 Series	49	\$66,234	62%	Disapproved	12/4/2018	4/17/2019	0%		Not Filed					Not Filed			
Iowa	515 Series	61	\$119,496	51%	Filed	4/17/2019	6/24/2019	14%	37%	Filed	6/8/2020	7/13/2020	24%		Not Filed			
	780 Series	93	\$138,311	20%	Filed	4/17/2019	6/24/2019	10%	11%	Filed	6/8/2020	7/13/2020	11%		No Follow-Up			
Kansas	515 Series	5	\$5,838		Not Filed					Not Filed					Not Filed			
	780 Series	2	\$3,246		Not Filed					Not Filed					Not Filed			
Kentucky	515 Series	76	\$70,772	7%	Disapproved	3/27/2019	5/21/2019	0%	8%	Filed	7/22/2021	10/12/2021	8%		No Follow-Up			
	780 Series	54	\$61,107	3%	Filed	3/27/2019	5/21/2019	3%	0%	Filed	7/22/2021	10/12/2021	0%		No Follow-Up			
Louisiana	515 Series	24	\$27,590	67%	Disapproved	7/9/2018	7/30/2018	0%		Not Filed					Not Filed			
	780 Series	32	\$41,532	22%	Disapproved	7/9/2018	7/30/2018	0%		Not Filed					Not Filed			
Maine	515 Series	8	\$24,593	78%	Filed	8/10/2018	10/19/2018	24%	13%	Filed	8/23/2021	11/16/2021	11%		Not Filed			
	700 Series	23	\$29,193	73%	Filed	8/10/2018	10/19/2018	29%	20%	Filed	8/23/2021	12/10/2021	20%		No Follow-Up			
	780 Series	25	\$32,413	17%	Filed	8/10/2018	10/19/2018	17%	0%	Filed	8/23/2021	12/10/2021	0%		No Follow-Up			
Maryland	780 Series	6	\$12,299		Not Filed					Not Filed					Not Filed			
Massachusetts	515 Series	21	\$26,393	40%	Filed	8/4/2017	10/17/2018	20%		Not Filed					Not Filed			
Michigan	515 Series	20	\$43,942	60%	Filed	1/26/2018	2/27/2018	60%		No Follow-Up					No Follow-Up			
	700 Series	63	\$113,011	74%	Filed	1/26/2018	2/27/2018	74%		No Follow-Up					No Follow-Up			
	780 Series	3	\$2,305		Not Filed					Not Filed					Not Filed			
Minnesota	515 Series	327	\$715,126	52%	Filed	6/15/2020	2/2/2021	54%		No Follow-Up					No Follow-Up			
	780 Series	358	\$494,800	20%	Filed	6/15/2020	2/2/2021	20%		No Follow-Up					No Follow-Up			
Mississippi	515 Series	1	\$1,066		Not Filed					Not Filed					Not Filed			
Missouri	515 Series	136	\$275,314	70%	Filed	3/13/2018	5/29/2018	29%	16%	Filed	6/29/2020	7/31/2020	16%		No Follow-Up			
	780 Series	80	\$87,302	8%	Filed	3/13/2018	5/25/2018	4%	4%	Filed	6/29/2020	7/29/2020	4%		No Follow-Up			
Montana	515 Series	34	\$50,002	83%	Filed	3/22/2019	6/19/2019	32%		Not Filed					Not Filed			
	780 Series	1	\$2,711	35%	Filed	3/22/2019	6/19/2019	35%		No Follow-Up					No Follow-Up			
Nebraska	515 Series	15	\$18,305		Not Filed					Not Filed					Not Filed			
	700 Series	8	\$13,260		Not Filed					Not Filed					Not Filed			
Nevada	515 Series	9	\$13,011		Not Filed					Not Filed					Not Filed			
	700 Series	1	\$6,17		Not Filed					Not Filed					Not Filed			
New Hampshire	515 Series	20	\$28,669	48%	Filed	8/20/2021	10/14/2021	48%		No Follow-Up					No Follow-Up			
	700 Series	7	\$9,063	109%	Filed	8/20/2021	10/14/2021	109%		No Follow-Up					No Follow-Up			
	780 Series	10	\$15,118	29%	Filed	8/20/2021	10/14/2021	29%		No Follow-Up					No Follow-Up			
New Mexico	515 Series	5	\$3,821		Not Filed					Not Filed					Not Filed			
	780 Series	1	\$2,799		Not Filed					Not Filed					Not Filed			
New York	515 Series	63	\$105,263	77%	Filed	4/12/2018	11/29/2018	10%	66%	Filed	2/2/2021	8/23/2021	10%		Not Filed			
North Carolina	515 Series	220	\$302,586	61%	Filed	3/13/2018	8/5/2019	24%		Not Filed					Not Filed			
	780 Series	82	\$94,157	14%	Filed	3/13/2018	8/5/2019	8%		Not Filed					Not Filed			
North Dakota	780 Series	24	\$23,953		Not Filed					Not Filed					Not Filed			
Ohio	515 Series	26	\$40,759	62%	Filed	6/15/2018	10/11/2018	11%	12%	Filed	6/24/2020	3/2/2022	12%					
	700 Series	6	\$6,965	85%	Filed	6/15/2018	10/11/2018	13%	13%	Filed	6/24/2020	3/2/2022	13%					
	780 Series	25	\$39,228	14%	Filed	6/15/2018	10/11/2018	6%	6%	Filed	6/24/2020	3/2/2022	6%					
Oklahoma	515 Series	30	\$57,211	35%	Filed	3/21/2019	4/5/2019	8%	29%	Filed	2/28/2020	3/13/2020	9%	17%	Filed	2/24/2021	3/9/2021	8%
	780 Series	6	\$7,372	23%	Filed	3/21/2019	4/5/2019	10%	14%	Filed	2/28/2020	3/13/2020	10%	2%	Filed	2/24/2021	3/9/2021	2%
Oregon	515 Series	111	\$172,127	58%	Pending	12/21/2018												
	780 Series	27	\$50,761	32%	Pending	12/21/2018												
Pennsylvania	515 Series	145	\$209,135	41%	Filed	3/21/2019	8/12/2019	12%	32%	Filed	7/6/2020	8/21/2020	14%	16%	Filed	7/29/2021	9/16/2021	16%
	780 Series	53	\$75,752	18%	Filed	3/21/2019	8/12/2019	18%	0%	Filed	7/6/2020	8/21/2020	0%	0%	Filed	7/29/2021	9/16/2021	0%
Rhode Island	515 Series	10	\$15,842		Not Filed					Not Filed					Not Filed			
South Carolina	515 Series	105	\$138,445	35%	Filed	6/1/2018	9/10/2018	8%	26%	Filed	1/22/2021	4/13/2021	5%		Not Filed			
	780 Series	1	\$7,611	35%	Filed	6/1/2018	9/10/2018	20%	14%	Filed	1/22/2021	4/13/2021	12%		Not Filed			
South Dakota	515 Series	17	\$36,676	52%	Filed	6/12/2019	9/5/2019	52%		No Follow-Up					No Follow-Up			
	780 Series	7	\$7,784	13%	Filed	6/12/2019	9/5/2019	13%		No Follow-Up					No Follow-Up			
Tennessee	515 Series	271	\$441,255	18%	Filed	3/4/2019	9/20/2019	11%	7%	Filed	1/11/2021	3/8/2021	4%		Not Filed			
	780 Series	17	\$16,381	6%	Filed	3/4/2019	9/20/2019	3%	2%	Filed	1/11/2021	3/8/2021	2%		No Follow-Up			
Texas	515 Series	175	\$308,148	46%	Filed	8/13/2018	12/21/2018	46%		No Follow-Up					No Follow-Up			
	780 Series	94	\$112,442	18%	Filed	8/13/2018	12/21/2018	18%		No Follow-Up					No Follow-Up			
Utah	780 Series	8	\$7,126		Not Filed					Not Filed					Not Filed			
Vermont	515 Series	76	\$120,306	108%	Filed	2/9/2018	8/21/2019	32%		Not Filed					Not Filed			
	700 Series	22																

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2014 and August 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Average rate increase percentages are based on the business in force as of December 31, 2020.

[3] The requested rate increase level varies by inflation option; average rate increase percentages are based on the distribution of in-force business

Exhibit IV-iii
MedAmerica, CICA, and CLICNY
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
515, 700, and 780 Series

Jurisdiction	Rate Series	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	Current Round Nationwide Request				Average Filed Increase ^[2]	Average Cumulative Increase Filed ^[2]
				Requested Increase ^[3]	Status ^{[4][5]}	Date Submitted	Disposition Date		
Arizona	515 Series	4	\$4,186		Not Filing				0%
	780 Series	3	\$4,650		Not Filing				0%
Arkansas	515 Series	108	\$145,737	60%	Not Yet Filed				59%
	780 Series	15	\$13,034		Not Filing				3%
California	515 Series	88	\$116,857		Not Filing				0%
	780 Series	34	\$49,221		Not Filing				0%
Colorado	515 Series	145	\$226,995						13%
Connecticut	515 Series	27	\$53,194	161%	Not Yet Filed				47%
	780 Series	2	\$1,761		Not Filing				38%
Delaware	515 Series	6	\$13,271		Not Filing				0%
	780 Series	2	\$1,761		Not Filing				0%
Florida	700 Series	62	\$99,446		TBD				35%
	780 Series	137	\$133,355		TBD				37%
Georgia	515 Series	75	\$137,488	105%	Pending	2/16/2022			55%
	780 Series	2	\$1,996		Not Filing				0%
Idaho	515 Series	109	\$154,415		TBD				49%
	780 Series	23	\$30,923		TBD				11%
Illinois	515 Series	166	\$284,779	59%	Pending	3/29/2022			94%
	700 Series	3	\$5,696	33%	Pending	3/29/2022			46%
Indiana	780 Series	86	\$123,545	26%	Pending	3/29/2022			18%
	515 Series	52	\$79,157		TBD				10%
Iowa	700 Series	49	\$66,234		TBD				0%
	515 Series	61	\$119,496	86%	Pending	3/30/2022			95%
Kansas	780 Series	93	\$138,311	26%	Pending	3/30/2022			22%
	515 Series	5	\$5,838		Not Filing				38%
Kentucky	780 Series	2	\$3,246		Not Filing				0%
	515 Series	76	\$70,772		TBD				35%
Louisiana	780 Series	54	\$61,107		TBD				3%
	515 Series	24	\$27,590		TBD				20%
Maine	780 Series	32	\$41,532		TBD				0%
	515 Series	8	\$24,593		TBD				68%
Maryland	700 Series	23	\$29,193		TBD				55%
	780 Series	25	\$32,413		TBD				17%
Massachusetts	780 Series	6	\$12,299		Not Filing				0%
	515 Series	21	\$26,393		TBD				20%
Michigan	515 Series	20	\$43,942	88%	Not Yet Filed				120%
	700 Series	63	\$113,011	77%	Not Yet Filed				74%
Minnesota	780 Series	3	\$2,305		Not Filing				0%
	515 Series	327	\$715,126		TBD				99%
Mississippi	780 Series	358	\$494,800		TBD				20%
	515 Series	1	\$1,066		Not Filing				0%
Missouri	515 Series	136	\$275,314	77%	Not Yet Filed				108%
	780 Series	80	\$87,302	12%	Not Yet Filed				8%
Montana	515 Series	34	\$50,002		TBD				52%
	780 Series	1	\$2,711		TBD				35%
Nebraska	515 Series	15	\$18,305	195%	Not Yet Filed				38%
	700 Series	8	\$13,260	310%	Not Yet Filed				0%
Nevada	515 Series	9	\$13,011		Not Filing				38%
	700 Series	1	\$817		Not Filing				0%
New Hampshire	515 Series	20	\$28,669		TBD				93%
	700 Series	7	\$9,063		TBD				109%
New Mexico	780 Series	10	\$15,118		TBD				29%
	515 Series	5	\$3,821		Not Filing				0%
New York	780 Series	1	\$2,759		Not Filing				0%
	515 Series	63	\$105,263	170%	Not Yet Filed				39%
North Carolina	515 Series	220	\$302,586		TBD				49%
	780 Series	82	\$94,157		TBD				8%
North Dakota	780 Series	24	\$23,953		Not Filing				0%
	515 Series	26	\$40,759						56%
Ohio	700 Series	6	\$6,565						27%
	780 Series	25	\$39,228						13%
Oklahoma	515 Series	30	\$57,211	66%	Not Yet Filed				75%
	780 Series	6	\$7,372	30%	Not Yet Filed				24%
Oregon	515 Series	111	\$172,127						38%
	780 Series	27	\$50,761						0%
Pennsylvania	515 Series	145	\$209,135	62%	Not Yet Filed				105%
	780 Series	63	\$75,752	26%	Not Yet Filed				18%
Rhode Island	515 Series	10	\$15,842		Not Filing				38%
	515 Series	105	\$138,445	73%	Not Yet Filed				35%
South Carolina	780 Series	1	\$7,611	50%	Not Yet Filed				34%
	515 Series	17	\$36,676	68%	Pending	3/30/2022			109%
South Dakota	780 Series	7	\$7,784	27%	Pending	3/30/2022			13%
	515 Series	271	\$441,255	36%	Pending	3/10/2022			60%
Tennessee	780 Series	17	\$16,381	7%	Pending	3/10/2022			5%
	515 Series	175	\$308,148	59%	Not Yet Filed				74%
Texas	780 Series	94	\$112,442	12%	Not Yet Filed				18%
	780 Series	8	\$7,126		Not Filing				0%
Utah	515 Series	76	\$120,306		TBD				32%
	700 Series	22	\$32,993		TBD				22%
Vermont	780 Series	2	\$2,542		TBD				14%
	515 Series	119	\$200,066	95%	Not Yet Filed				75%
Virginia	780 Series	13	\$20,535		Not Filing				0%
	515 Series	172	\$396,370						97%
Washington	515 Series	16	\$30,906	114%	Not Yet Filed				66%
	515 Series	95	\$148,932	84%	Not Yet Filed				134%
Wisconsin	780 Series	8	\$12,217	5%	Not Yet Filed				3%
	515 Series	58	\$122,663	71%	Pending	3/7/2022			110%
Wyoming	780 Series	18	\$38,653	46%	Pending	3/7/2022			33%

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2014 and August 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Average rate increase percentages are based on the business in force as of December 31, 2020.

[3] The requested rate increase level varies by inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Exhibit V
MedAmerica, CICA, and CLICNY
2013 Nationwide Filing Assumptions for the 515 Series

Morbidity
Expected claim costs were the pricing claim costs adjusted with attained age and durational adjustment factors. These factors were developed based on a comparison of actual and expected historical incurred claims for 515 Series policies issued by Combined Insurance Company of America (CICA) and Combined Life Insurance Company of New York (CLICNY) from inception through December 31, 2012. To develop the attained age adjustment factors, the experience for the 515 Series policies was combined with experience for other similar policies issued by CICA and CLICNY.

Mortality
Levels of 86% and 93% of the 1994 Group Annuitant Mortality (GAM) Static table were assumed for males and females, respectively, in all durations. These levels captured the impact of mortality improvement.

Lapse Probabilities	
Lapse probabilities were developed using the mortality assumption described above and actual policy termination experience for 515 Series policies issued by CICA and CLICNY from inception through December 31, 2012. Lapse probabilities varied by duration and are provided in the table below.	

Benefit Expiry Probabilities
Benefit expiry was not separated from the lapse assumption.

Interest Rate
The prior earnings rate assumption was 5.25%.

Improvement
No mortality or morbidity improvement was assumed.

Appendix A

Development of and Justification for Current Assumptions

This appendix describes the development of and justification for the current actuarial assumptions used in this filing.

The persistency and morbidity assumptions were developed using historical experience and predictive analytics. Where actual experience was limited or did not exist, industry experience and actuarial judgment was also used. The experience used to develop these assumptions includes historical experience of the policies originally issued by Combined Insurance Company of America and Combined Life Insurance Company of New York. It also includes the experience of other business issued by MedAmerica Insurance Company (MAPA); MAPA's two sister companies, MedAmerica Insurance Company of Florida (MAFL) and MedAmerica Insurance Company of New York (MANY) (MAPA, MAFL, and MANY collectively referred to as MedAmerica); and MedAmerica's affinity partners that issued the same products. Additionally, experience on other blocks of business originally issued by MedAmerica and its affinity partners (including commuted business), and MedAmerica's other acquired blocks of business is also used.

The persistency and morbidity assumptions were developed on a first principles basis. In this context, "first principles" means developing key assumptions (namely, morbidity and mortality) at the component level and modeling active and disabled lives separately. Separate assumptions were developed for: (1) claim incidence, (2) voluntary lapse, (3) active mortality, (4) claim termination (including separate assumptions for disabled mortality and recovery), and (5) utilization. For each assumption except utilization, experience from 2008 through 2017 with runout through 2018 was used. The utilization assumption was developed based on historical experience from 2016 through 2019 with runout through March 31, 2020 to capture more recent information as cost of care and utilization trends can fluctuate over short periods of time. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

As an additional consideration, the ongoing COVID-19 pandemic has created uncertainty regarding future long-term care (LTC) experience. The short-term impact on LTC assumptions may be favorable due to higher mortality (particularly at advanced ages) and potentially lower incidence and benefit utilization. However, due to the long duration nature of LTC insurance, minor deviations in experience over a relatively small number of calendar years are not expected to have a significant impact on lifetime projections. Therefore, we did not make any adjustments to these assumptions to capture anticipated impacts of the pandemic. However, we will continue to monitor emerging experience and trends so that adjustments can be included in the future if believed to be representative of long-term trends.

Improvement assumptions for active mortality and claim incidence were developed based on individual annuitant or industry experience, along with actuarial judgment. The rate increase dependent assumptions were developed using historical experience, and actuarial judgment where experience was limited or did not exist.

The sections that follow provide more detail on the development of and justification for the current assumptions that are material to the projections in this filing.

Active Assumptions

The assumptions for active (i.e., healthy) lives were developed based on detailed historical experience from 2008 through 2017 with runout through 2018 for MedAmerica's organic (including affinity partners) and acquired business. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below. The active assumptions include (1) claim incidence (the probability that an active life becomes disabled), (2) voluntary lapse, and (3) active mortality.

Claim Incidence Assumption

Claim incidence probabilities (i.e., the probability of an insured becoming disabled) were developed using the 2017 Milliman *Long-Term Care Guidelines (Guidelines)* incidence curves, with adjustments for retrospective morbidity improvement using the G2 improvement scale, adverse selection due to past rate increases, and contingent nonforfeiture (CNF) policies. These assumptions were developed based on the following three starting sites of care—assisted living facility (ALF), skilled nursing facility (SNF), or home health care (HHC).

Exhibit A-1 provides a summary of actual-to-expected (A:E) experience by site of care for all products included in the study for claim incidence in policy durations seven and later for each characteristic by which the claim incidence assumption varies. The following items are included:

- Exposure [A] reflects the length of time a covered life is exposed to the risk of becoming disabled (i.e., an exact exposure basis).
- Claim counts [B] are based on historical claim experience and are provided by situs.

Appendix A

Development of and Justification for Current Assumptions

- A:E ratios are calculated as actual claim incidence probabilities to the 2017 *Guidelines* with the adjustments listed above (i.e., retrospective morbidity improvement, adverse selection due to past rate increases, CNF policies) [C] and to the current assumption [D]. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

Lifetime-Pay Voluntary Lapse Assumption

The voluntary lapse assumption reflects the nationwide 2017 data rate increase filings' voluntary lapse assumption with experience adjustments.

The attained age adjustment factors developed from the predictive model produced a U-shaped pattern (i.e., decreased and then increased) by attained age. However, the attained age adjustment factors are held constant for ages 65 and older to produce an ultimate voluntary lapse assumption that is constant rather than increasing by attained age. The adjustments are held constant after this point because an increasing attained age lapse trend is not widely used in the industry, and this increasing lapse trend may be due to miscoding of deaths or underreporting of deaths in the Social Security Death Master File. An additional attained age adjustment to mortality was developed (Exhibit A-3a) in order to capture these terminations (i.e., higher lapses at older attained ages) such that the combined mortality and voluntary lapse assumption better aligns with actual experience as shown in Exhibit A-4.

Exhibit A-2 supports the voluntary lapse assumption and provides the following information by gender (male or female), marital status (single, married, or unknown), benefit period (non-lifetime or lifetime), inflation protection option (automatic or non-automatic), and attained age.

- Exhibit A-2a provides the ultimate voluntary lapse probabilities after all experience adjustments for the policy form(s) included in this filing. These ultimate voluntary lapse probabilities are applicable for attained ages 65 and older in policy durations 11 and later. Only these ultimate voluntary lapse probabilities are material to the projections given the age of this cohort.
- Exhibit A-2b provides A:E results for experience for all products of MedAmerica, its affinity partners, and any acquired business, and includes the following:
 - Exposure [A] reflects the length of time a covered life is exposed to the risk of voluntary lapse (i.e., exact exposure basis).
 - Actual lapses [B].
 - A:E ratios are calculated as actual lapse probabilities to the unadjusted nationwide 2017 data rate increase filings' voluntary lapse assumption [C], the assumption with experience adjustments directly from the predictive model (i.e., without the attained age caps) [D], and the current assumption (i.e., with the attained age caps) [E]. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience. Additionally, the A:E in column [E] is greater than 1.0 due to the reallocation of lapses at higher attained ages as described above.

The experience underlying Exhibit A-2b captures lifetime-pay policies for policy durations 10 and later to focus on the fit of the ultimate voluntary lapse assumption and excludes "shock" lapses. For certain cohorts there have been prior rate increases and thus the option to lapse with a CNF benefit (i.e., shock lapse). Additionally, some policy forms offered an optional shortened non-forfeiture benefit. Policies that elected one of these options were not counted as a voluntary lapse; however, their annual policy exposure was valued up to the date of election.

Limited-Pay Voluntary Lapse

All policies in this filing have a lifetime premium payment term. Therefore, limited-pay voluntary lapse probabilities are not applicable to this filing.

Active Mortality

Active mortality was developed based on the 2012 Individual Annuity Mortality Basic (2012IAM) table with adjustments to make it applicable to an active life exposure base and reflect retrospective active mortality improvement. Experience adjustment factors were developed using predictive analytics with additional adjustments to

Appendix A

Development of and Justification for Current Assumptions

increase mortality for ages 65 and older commensurate with the capping applied for voluntary lapse mentioned above.

Exhibit A-3 supports the active mortality assumption and provides the following information by policy duration, gender, marital status (married, single, or unknown), inflation option (automatic and non-automatic), product type (individual and group), cohort, and attained age.

- Exhibit A-3a provides the durational and attained age adjustment factors that are to be applied to the active-exposure-adjusted 2012IAM hazard rates; the adjusted hazard rates are converted back into mortality probabilities to create the mortality assumption produced by the predictive model. The attained age adjustment factors are applicable to policy durations 7 and later.
- Exhibit A-3b provides A:E results for all products of MedAmerica, its affinity partners, and any acquired business for experience in policy durations 7 and later, and includes the following:
 - Exposure [A] reflects the length of time a covered life is exposed to the risk of death (i.e., exact exposure basis).
 - Actual deaths of active policyholders [B].
 - A:E ratios are calculated as actual mortality probabilities to the unadjusted active 2012IAM table [C], the assumption with experience adjustments directly from the predictive model (i.e., without the composite termination attained age adjustments) [D], and the current assumption (i.e., with the composite termination attained age adjustments) [E]. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience. Additionally, the A:E in column [E] is less than 1.0 due to the reallocation of lapses at higher attained ages as described above.

Composite Policy Terminations

Exhibit A-4 supports the active composite termination (i.e., active mortality and voluntary lapse combined) assumption. It provides a comparison of the A:E composite termination experience for all products of MedAmerica, its affinity partners, and any acquired business, and includes the following:

- Exposure [A] reflects the length of time a covered life is exposed to the risk of termination (i.e., exact exposure basis).
- Actual composite terminations of active policyholders [B].
- A:E ratios are calculated as actual termination probabilities to the expected composite termination probabilities [C]. The A:E provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

The experience underlying Exhibit A-4 reflects lifetime-pay policies for policy durations 10 and later to focus on the fit of the ultimate composite termination assumption. It also excludes “shock” lapses as described above for Exhibit A-2b.

Disabled Assumptions

The assumptions for disabled (i.e., on claim) lives were developed based on detailed historical experience from 2008 through 2017 with runout through 2018 for MedAmerica’s organic (including affinity partners) and acquired business. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below. The disabled assumptions include (1) disabled mortality and (2) recovery. A composite claim termination assumption was also developed and used to derive an implied recovery assumption, as described below.

Disabled Mortality

Disabled mortality probabilities were developed based on the disabled mortality tables developed in conjunction with the 2017 *Guidelines* with adjustments to reflect retrospective disabled mortality improvement and experience on all products of MedAmerica, its affinity partners, and any acquired business from 2008 through 2017 with runout through

Appendix A

Development of and Justification for Current Assumptions

2018. The experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

Exhibit A-5 provides a summary of A:E results for experience in claim months 4 and later for each characteristic by which the disabled mortality assumption varies (starting site of care, gender, benefit period, group or individual, claim year, and incurred age) and includes the following:

- Exposure [A] reflects the length of time a disabled policyholder is exposed to the risk of death (i.e., exact exposure basis).
- Actual deaths [B] of disabled policyholders.
- A:E ratios are calculated as actual deaths of disabled policyholders to the unadjusted disabled mortality tables developed in conjunction with the 2017 *Guidelines* [C] and the current disabled mortality assumption [D]. The A:E provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

Implied Recovery

Implied recovery probabilities were developed from the composite claim termination (described below) and disabled mortality assumptions using the following formula:

$$\text{Implied Recovery Probability} = 1 - [(1 - \text{Claim Termination Probability}) / (1 - \text{Disabled Mortality Probability})]$$

Actuarial judgment was used to make minor adjustments to ensure that the resulting recovery probabilities were reasonable by claim month and across key claimant characteristics.

Exhibit A-6 provides a summary of A:E results for experience in claim months 4 and later for each characteristic by which the implied recovery assumption varies (starting site of care, gender, benefit period, group or individual, claim year, and incurred age) and includes the following:

- Exposure [A] reflects the length of time a disabled policyholder is exposed to the opportunity of recovery (i.e., exact exposure basis).
- Actual recoveries [B] of disabled policyholders.
- A:E ratios are calculated as actual recoveries of disabled policyholders to the recovery tables developed in conjunction with the 2017 *Guidelines* [C] and the current implied recovery assumption [D]. The 2017 *Guidelines* A:E result is included for illustrative purposes only as this expected basis was not directly used in developing the implied recovery assumption.

Composite Claim Terminations

Composite claim termination probabilities were developed using the 2017 *Guidelines* with adjustments to reflect retrospective disabled mortality improvement and experience on all products of MedAmerica, its affinity partners, and any acquired business from 2008 through 2017 with runout through 2018. The experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

Exhibit A-7 provides a summary of A:E results for experience in claim months 4 and later for each characteristic by which the composite claim termination assumption varies (starting site of care, gender, benefit period, group or individual, claim year, and incurred age) and includes the following:

- Exposure [A] reflects the length of time a disabled policyholder is exposed to the risk of claim termination (i.e., exact exposure basis).
- Actual terminations [B] of disabled policyholders.
- A:E ratios are calculated as actual claim terminations to the unadjusted 2017 *Guidelines* claim termination tables [C] and the current claim termination assumption [D]. The A:E provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

Appendix A

Development of and Justification for Current Assumptions

Utilization Assumption

Utilization recognizes that less than the full potential benefit may be paid for an LTC claim due to services received less frequently than daily ("day" utilization) or actual charges less than the daily maximum ("dollar" utilization). The utilization assumption is a "total" utilization assumption—that is, it captures the impact of both day and dollar utilization. In developing this assumption, we split total utilization into two components (1) policy duration utilization and (2) claim duration utilization. The utilization assumption was developed based on historical experience from 2016 through 2019 with runout through March 31, 2020 for MedAmerica, its affinity partners, and any acquired business.

Policy Duration Utilization

Total policy duration utilization was developed using the 2017 *Guidelines* utilization projection model with inputs based on MedAmerica's actual utilization percentages and cost of care trends.

The policy duration utilization assumption also captures how utilization by site of care changes over time due to (1) inflation of the daily benefit and (2) cost of care trends.

The policy duration utilization assumption produced using these assumptions and the *Guidelines* utilization projection model were then used as the underlying expectation for the claim duration utilization analysis described below.

Claim Duration Utilization

Total utilization by claim duration was developed based on the policy duration utilization assumption described above with adjustments for MedAmerica's actual claim experience by starting site of care. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below, with additional adjustments to trend the utilization assumption towards an ultimate level in late claim durations where experience was limited.

Exhibit A-8 supports the claim duration total utilization assumption and provides the following information by starting site of care, claim duration, benefit period (non-lifetime and lifetime), inflation option (automatic for life, limited automatic inflation, and non-automatic), group or individual, ALF reimbursement percentage, HHC reimbursement percentage, and incurred age.

- Exhibit A-8a provides the adjustment factors that are to be applied to the policy duration utilization assumption described above.
- Exhibit A-8b provides A:E results for all products of MedAmerica, its affinity partners, and any acquired business for experience in claim months 4 and later and includes the following:
 - Actual paid claims [A].
 - A:E ratios are shown separately for the policy duration utilization assumption described above [B] and the current utilization assumption [C]. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience. Additionally, as seen in Exhibit A-8b, the trend adjustments applied move the overall fit for claim years 6 and later further from 1.00 as this is the point at which the trend adjustments are applied to the assumption.

Prospective Improvement

For projected active mortality and claim incidence improvement, the G2 improvement scale from the 2012IAM mortality table was used. The G2 improvement scale varies by attained age and gender. It is applied beginning in the first projection year and continues for 10 projection years.

Rate Increase Dependent Assumptions

At the time of a rate increase, insureds have options to elect a contingent benefit upon lapse (CBUL) or reduced benefit options (RBO). Adverse selection is assumed relative to the magnitude of the cumulative rate increase level and attained age. Section 6 of the actuarial memorandum provides these policyholder behavior assumptions. These assumptions are based on MedAmerica and its affinity partners, and MedAmerica's acquired business's combined

Appendix A

Development of and Justification for Current Assumptions

actual CBUL and RBO election rate experience, industry data, and actuarial judgment—particularly at the higher rate increase magnitudes where limited experience exists.

Contingent Benefit Upon Lapse Election

The assumed CBUL election rate is based on the requested rate increase and is applied on a seriatim basis.

Reduced Benefit Options

We assume that those electing RBO will reduce their benefits so that premiums after the increase are closer to those before the increase. The percent reduction in premium is assumed to correspond to an equivalent percent reduction in claims. We assume an RBO election rate based on the requested rate increase and is applied on a seriatim basis.

The reduction to premium and claims then varies based on the level of the rate increase and can then be determined as follows:

Reduction to premium and claims due to the election of RBO
= $1 - (\text{Average premium level after the rate increase with RBO election} / \text{Premium level after the full rate increase without any RBO election})$, where

Average premium level after the rate increase with RBO election
= weighted average premium level of those assumed to elect RBO with those assumed to accept the full rate increase

Adverse Selection

The relative increase to morbidity due to adverse selection varies by cumulative rate increase level and attained age and was developed using industry and company experience and actuarial judgment. The adverse selection assumption is applied to the claim incidence rates.

Predictive Analytics

In developing the experience adjustment factors described above, predictive analytics was employed in the form of a penalized generalized linear model (GLM) as well as a gradient boosting machine (GBM) model.

Penalized Generalized Linear Model

A penalized GLM was used to develop adjustments for (1) situs-specific incidence, (2) lifetime-pay voluntary lapse, (3) active mortality, and (4) on-claim utilization.

A penalized GLM is similar to a traditional GLM. The key difference is that it adds an additional constraint that penalizes the size of the model's coefficients in order to control overfitting the model to the historical data. This penalty placed on the coefficients can be seen as a credibility lever, which controls how much weight is given to the company's historical experience. A high penalty would give no weight to the data, leaving the benchmark assumption (e.g., 2017 *Guidelines*) unadjusted. No penalty would give full weight to the company's historic data, potentially making large adjustments to the benchmark assumption, which could be overfitting the historical experience. Therefore, when using a penalized GLM it is important to choose a penalty that gives the right amount of weight to the historic data to avoid underfitting or overfitting the experience. A standard approach for choosing such penalty is to use a k-fold cross-validation (described below) to test a series of penalty values.

Gradient Boosting Machine

GBM models were used to develop adjustments for (1) total incidence, (2) composite claim termination, and (3) disabled mortality. As part of our experience analyses, GBM models were also used to explore key drivers for certain assumptions, which informed our decisions regarding assumption complexity, the predictive modeling technique(s) to use in developing adjustments, and the variables to capture in the experience analyses.

A GBM model is a nonparametric algorithm that uses an ensemble of decision trees to develop predictions, which automatically create key interactions of the independent variables in the model in order to minimize the prediction error of the model (i.e., the difference between the actual versus predicted counts). At each decision point in the trees, the model cycles through each variable and chooses the optimal data split that minimizes the prediction error.

Appendix A

Development of and Justification for Current Assumptions

This process determines variable importance and how to partition variables such that the model has the ability to navigate complex interactions in an automated fashion.

A GBM model includes several inputs that control the model complexity and learning process, which are referred to as hyperparameters. These inputs are used to produce a model that determines the amount of weight to place on the historical data (i.e., not overfitting or underfitting) such that it will generalize well to future experience. A standard approach for tuning such hyperparameters is to use a k-fold cross-validation (described below).

K-Fold Cross-Validation

A k-fold cross-validation is an automated process by which model hyperparameters can be selected and evaluated. This process splits the data into “k” subsets and iteratively trains and tests the model independently on each subset of the data. This process gives an estimation of how well a model will generalize to new data that was not used to develop assumptions. Through the k-fold cross-validation, we evaluated the impact that hyperparameters had on a model's ability to predict on the unseen data by testing a range of hyperparameters. We selected hyperparameters to balance minimizing the k-fold cross-validation prediction error with the generalizability of the model. This allows for a robust and automated approach to determine the amount of weight to give actual experience versus the benchmark assumptions.

Hazard Rates and Probabilities

Each assumption, except utilization, consists of a base assumption and experience adjustment factors. The base assumption was converted to a hazard rate for use in predictive modeling. The experience adjustment factors are applied to the base hazard rate. The assumption is then converted back to a probability for use in projection.

Adjustment factors were developed to be applied to hazard rates as part of the predictive modeling process described above. Hazard rates are converted from the base probability assumption and equal $-\text{LN}[1-\text{probability}]$. After applying all applicable adjustments, adjusted hazard rates are converted back to probabilities to create the assumption, where $\text{probability} = 1 - \text{EXP}[-\text{hazard rate}]$.

A hazard rate represents the instantaneous likelihood (rate per unit of time) of an event (i.e., incidence, death, lapse, or recovery) at different times, whereas the probability is the likelihood that an event will occur within a specific time interval (e.g., one policy year). Because exact exposure is used in the predictive model, we use hazard rates in the development. They are then converted to probabilities for use in the projection models.

Please note that this conversion of probabilities to hazard rates is only applicable for assumptions that follow a Poisson distribution (i.e., whether an event occurs) and as such are not applicable to the claim duration utilization assumption, which is non-binary (i.e., based on dollars versus events).

Exhibit A-1
Actual-to-Expected Claim Incidence Experience 2008-2017
Policy Durations 7+
All Products

Product or Insured Characteristic	Exposure [A]	ALF			HHC			SNF			Total		
		Claim Count [B]	Actual-to-Expected (A:E)		Claim Count [B]	A:E		Claim Count [B]	A:E		Claim Count [B]	A:E	
			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]		2017 <i>Guidelines</i> [C]	Expected ^[1] [D]		2017 <i>Guidelines</i> [C]	Expected ^[1] [D]		2017 <i>Guidelines</i> [C]	Expected ^[1] [D]
Gender													
Female	411,099	1,928	1.01	0.97	2,904	1.01	0.98	3,028	1.42	1.11	7,861	1.11	1.00
Male	276,961	807	1.01	0.89	1,833	1.11	0.98	1,911	1.57	1.16	4,550	1.22	1.01
Marital Status													
Married	353,202	847	0.96	0.87	1,934	1.15	1.03	1,703	1.52	1.11	4,484	1.20	1.00
Single	199,058	923	0.98	0.93	1,602	1.04	0.97	1,674	1.49	1.14	4,200	1.14	1.00
Unknown	135,800	965	1.09	1.03	1,201	0.91	0.92	1,562	1.42	1.13	3,727	1.10	1.00
Product Type													
Cash	124,293	89	1.32	1.02	532	1.40	1.10	119	1.30	0.90	740	1.36	1.05
Non-Tax Qualified Reimb.	195,898	1,721	1.00	0.97	1,986	0.91	0.93	3,005	1.41	1.12	6,712	1.09	0.99
Tax Qualified Reimb.	367,868	925	1.01	0.89	2,218	1.12	1.00	1,815	1.61	1.16	4,959	1.22	1.01
Cohort ^[2]													
515 Series	46,156	151	0.97	0.86	277	0.81	0.75	389	2.08	1.48	816	1.18	0.99
700 and 780 Series	12,185	16	1.02	0.85	50	1.00	0.87	40	1.92	1.39	107	1.22	1.00
Coverage Type													
Comprehensive	610,864	1,989	1.03	0.97	4,237	1.00	0.94	3,615	1.50	1.18	9,840	1.12	1.00
Home Care Only	11,238	0	N/A	N/A	350	1.16	1.01	2	N/A	N/A	352	1.16	1.02
Facility Only	65,958	747	0.96	0.87	150	N/A	N/A	1,322	1.40	1.00	2,219	1.27	1.00
Benefit Period													
CNF	42,737	77	1.00	0.95	128	0.97	0.90	138	1.45	1.11	343	1.11	0.98
Lifetime	150,557	615	1.06	1.01	1,001	1.01	1.01	936	1.30	1.04	2,551	1.10	1.00
Non-Lifetime	494,766	2,044	1.00	0.93	3,608	1.06	0.98	3,865	1.53	1.15	9,517	1.17	1.00
Attained Age													
<65	243,457	26	0.81	0.73	285	1.14	1.01	76	1.30	1.18	387	1.13	1.01
65-69	110,357	60	1.18	1.09	272	0.96	0.91	116	1.33	1.20	448	1.06	0.99
70-74	109,425	137	0.95	0.89	434	0.90	0.88	327	1.57	1.32	897	1.07	1.00
75-79	100,692	391	0.98	0.93	795	0.94	0.95	731	1.44	1.14	1,917	1.09	1.00
80-84	75,504	791	1.01	0.94	1,228	1.03	0.99	1,379	1.54	1.13	3,398	1.17	1.01
85-89	37,391	848	1.00	0.95	1,093	1.05	0.98	1,419	1.49	1.11	3,360	1.15	0.99
90+	11,233	482	1.09	0.98	631	1.39	1.11	891	1.40	1.07	2,004	1.24	0.99
Total	688,060	2,735	1.01	0.94	4,737	1.04	0.98	4,939	1.48	1.13	12,411	1.15	1.00

[1] Expected = current assumption reflecting all experience adjustments.

[2] Series characteristic captures the experience of the 515 Series and the 700 and 780 Series policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

Exhibit A-2a
Ultimate Voluntary Lapse Probabilities
Lifetime-Pay Policies for Attained Age 65 and Older and Policy Durations 11+

515 Series

Inflation Option	Benefit Period	Married		Single		Unknown	
		Male	Female	Male	Female	Male	Female
Non-Automatic	Non-Lifetime	1.4%	1.3%	2.0%	1.8%	1.6%	1.5%
	Lifetime	1.0%	1.0%	1.4%	1.3%	1.1%	1.1%
Automatic	Non-Lifetime	1.0%	1.0%	1.4%	1.3%	1.2%	1.1%
	Lifetime	0.9%	0.9%	1.3%	1.2%	1.0%	1.0%

700 Series

Inflation Option	Benefit Period	Married		Single		Unknown	
		Male	Female	Male	Female	Male	Female
Non-Automatic	Non-Lifetime	1.3%	1.2%	1.8%	1.7%	1.4%	1.3%
	Lifetime	0.9%	0.9%	1.3%	1.2%	1.0%	1.0%
Automatic	Non-Lifetime	0.9%	0.9%	1.3%	1.2%	1.0%	1.0%
	Lifetime	0.8%	0.8%	1.2%	1.1%	0.9%	0.9%

780 Series

Inflation Option	Benefit Period	Married		Single		Unknown	
		Male	Female	Male	Female	Male	Female
Non-Automatic	Non-Lifetime	1.3%	1.2%	1.8%	1.7%	1.4%	1.3%
	Lifetime	0.9%	0.9%	1.3%	1.2%	1.0%	0.9%
Automatic	Non-Lifetime	0.9%	0.9%	1.3%	1.2%	1.0%	1.0%
	Lifetime	0.8%	0.8%	1.1%	1.1%	0.9%	0.9%

Exhibit A-2b
Actual-to-Expected Voluntary Lapse Experience 2008-2017
Lifetime-Pay for Policy Durations 10+
All Products

Product or Insured Characteristic	Policy Year Exposure	Actual Lapses	Actual-to-Expected Lapse Probability		
	[A]	[B]	Unadjusted [C]	Modeled [D]	Expected ^[1] [E]
Marital Status					
Married	196,481	1,608	0.79	0.99	1.16
Single	115,368	1,467	1.17	1.04	1.28
Unknown	114,911	783	0.94	0.99	1.28
Benefit Period and Inflation Protection					
Lifetime and Automatic	87,655	458	0.66	0.94	1.02
Lifetime and Non-Automatic	29,858	216	0.83	0.95	1.19
Non-Lifetime and Automatic	186,434	1,446	0.78	1.00	1.14
Non-Lifetime and Non-Automatic	122,813	1,738	1.32	1.05	1.41
Gender					
Female	258,053	2,331	0.93	1.01	1.23
Male	168,707	1,527	0.94	1.01	1.22
Cohort ^[2]					
515 Series	35,381	588	0.77	0.97	1.16
700 Series	1,464	28	1.27	1.42	1.64
780 Series	4,443	66	0.98	1.11	1.22
Attained Age					
<65	104,520	971	1.01	1.16	1.16
65-69	62,429	357	0.61	0.94	0.91
70-74	72,502	492	0.70	0.89	1.01
75-79	79,799	622	0.77	0.93	1.08
80-84	64,626	659	1.03	0.98	1.36
85-89	33,073	496	1.52	1.00	1.85
90+	9,810	261	2.64	1.24	3.01
Total	426,759	3,858	0.94	1.01	1.23

[1] Expected = current assumption reflecting all experience adjustments.

[2] Series characteristic captures the experience of the 515, 700, or 780 Series policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

Exhibit A-3a
Active Mortality Hazard Rate Adjustment Factors
All Products

Attained Age ^[1]	Gender		Marital Status			Inflation Option		Individual Adjustment	Cohort Adjustment		Composite Termination Adjustment	Duration	Adjustment Factor
	Male	Female	Married	Single	Unknown	Automatic	Non-Automatic		Estate Planning ^[2]	Other			
<50	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.00	1.00	1.00	1	0.88
50	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.00	1.00	1.00	2	0.80
51	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.00	1.00	1.00	3	0.74
52	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.00	1.00	1.00	4	0.71
53	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.00	1.00	1.00	5	0.68
54	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.00	1.00	1.00	6	0.74
55	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.00	1.00	1.00	7	0.79
56	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.00	1.00	1.00	8	0.83
57	1.02	1.05	0.98	1.03	1.02	1.03	1.00	1.00	1.00	1.00	1.00	9	0.86
58	1.02	1.07	0.97	1.03	1.03	1.03	1.00	1.00	1.00	1.00	1.00	10	0.87
59	1.02	1.08	0.96	1.04	1.03	1.03	1.00	1.00	1.00	1.00	1.00	11	0.91
60	0.98	1.03	0.96	1.03	1.02	1.00	1.01	1.00	1.01	1.00	1.00	12	0.94
61	0.97	1.02	0.94	1.04	1.02	0.98	1.02	1.00	1.01	1.00	1.00	13	0.96
62	0.98	1.02	0.94	1.04	1.01	0.97	1.03	1.00	1.01	1.00	1.00	14	0.98
63	0.97	1.00	0.94	1.05	1.01	0.96	1.03	1.00	1.02	1.00	1.00	15	1.00
64	0.95	0.99	0.93	1.05	1.01	0.95	1.03	1.00	1.02	1.00	1.00	16	1.00
65	0.95	0.99	0.92	1.06	1.00	0.95	1.03	1.00	1.02	1.00	1.00	17	1.00
66	0.96	1.01	0.91	1.07	1.01	0.97	1.02	1.00	1.02	1.00	1.00	18	1.00
67	0.95	0.99	0.91	1.07	1.02	0.97	1.01	1.00	1.03	1.00	1.00	19	1.00
68	0.97	1.00	0.91	1.07	1.02	0.98	1.01	1.00	1.05	1.00	1.00	20+	1.00
69	1.00	1.01	0.92	1.07	1.02	0.99	1.02	1.00	1.06	1.00	1.00		
70	1.01	1.02	0.93	1.08	1.01	0.99	1.02	1.00	1.08	1.00	1.00		
71	1.02	1.01	0.93	1.08	1.00	0.97	1.03	1.00	1.10	1.00	1.00		
72	1.04	1.01	0.94	1.09	0.99	0.97	1.05	1.00	1.11	1.00	1.00		
73	1.05	1.02	0.95	1.09	0.99	0.98	1.05	1.00	1.11	1.00	1.00		
74	1.04	1.03	0.95	1.09	0.99	0.97	1.05	1.00	1.12	1.00	1.00		
75	1.05	1.05	0.96	1.08	0.99	0.96	1.07	1.00	1.12	1.00	1.00		
76	1.06	1.06	0.97	1.07	1.00	0.97	1.07	1.00	1.13	1.00	1.02		
77	1.07	1.10	0.99	1.06	1.00	0.98	1.07	1.00	1.14	1.00	1.03		
78	1.05	1.11	1.00	1.05	1.01	0.97	1.08	1.00	1.14	1.00	1.05		
79	1.04	1.09	0.98	1.05	1.01	0.97	1.08	1.00	1.14	1.00	1.06		
80	1.04	1.07	0.98	1.04	1.02	0.98	1.06	1.00	1.13	1.00	1.08		
81	1.04	1.06	0.98	1.03	1.02	0.97	1.07	1.00	1.11	1.00	1.09		
82	1.02	1.00	0.97	1.02	1.02	0.94	1.07	1.00	1.09	1.00	1.11		
83	1.00	0.96	0.97	1.01	1.02	0.93	1.05	1.00	1.08	1.00	1.12		
84	0.96	0.93	0.99	1.00	1.01	0.92	1.04	1.00	1.07	1.00	1.14		
85	0.96	0.94	1.00	1.00	1.00	0.92	1.05	1.00	1.08	1.00	1.15		
86	0.92	0.92	1.00	1.00	1.00	0.93	1.02	1.00	1.10	1.00	1.16		
87	0.89	0.93	1.00	1.00	1.00	0.94	1.00	1.00	1.11	1.00	1.17		
88	0.89	0.96	1.00	1.00	1.00	0.95	1.00	1.00	1.12	1.00	1.18		
89	0.93	0.98	1.00	1.00	1.00	0.97	1.00	1.00	1.10	1.00	1.19		
90	0.93	0.98	1.00	1.00	1.00	0.98	0.99	1.00	1.08	1.00	1.20		
91	0.96	0.99	1.00	1.00	1.00	0.98	1.01	1.00	1.05	1.00	1.20		
92	1.00	1.01	1.00	1.00	1.00	0.98	1.02	1.00	1.03	1.00	1.20		
93	1.01	1.03	1.00	1.00	1.00	1.00	1.02	1.00	1.02	1.00	1.20		
94	1.00	1.02	1.00	1.00	1.00	1.00	1.01	1.00	1.01	1.00	1.20		
95	1.01	1.02	1.00	1.00	1.00	1.00	1.01	1.00	1.00	1.00	1.20		
96	1.01	1.03	1.00	1.00	1.00	1.00	1.01	1.00	1.00	1.00	1.20		
97	1.00	1.02	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.20		
98+	0.99	1.01	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.20		

[1] Attained age adjustments are applicable to policy durations 7+.

[2] Estate planning adjustments are applicable to the 515 Series.

Exhibit A-3b
Actual-to-Expected Active Mortality Experience 2008-2017
Policy Durations 7+
All Products

Product or Insured Characteristic	Policy Year Exposure [A]	Actual Deaths [B]	Actual-to-Expected Active Mortality Probability		
			Unadjusted [C]	Modeled [D]	Expected ^[1] [E]
Gender					
Female	411,099	4,242	1.02	1.01	0.93
Male	276,961	4,505	0.96	0.99	0.91
Group or Individual					
Group	190,276	1,405	1.05	1.07	1.02
Individual	497,783	7,342	0.98	0.99	0.90
Marital Status					
Married	353,202	3,635	0.92	0.97	0.90
Single	199,058	2,673	1.04	1.03	0.94
Unknown	135,800	2,439	1.05	1.02	0.92
Inflation Option					
Automatic	423,615	3,879	0.94	0.99	0.93
Non-Automatic	264,444	4,868	1.03	1.02	0.91
Cohort ^[2]					
Cash	124,287	380	0.59	0.73	0.72
Estate Planning	47,846	1,002	1.31	1.21	1.12
Other	515,927	7,365	0.99	1.00	0.91
Policy Duration					
<10	187,472	933	0.80	0.95	0.92
10-14	279,087	2,845	0.96	0.99	0.93
15-19	145,378	2,869	1.06	1.02	0.92
20-24	61,852	1,645	1.05	1.03	0.91
25+	14,271	455	1.02	1.00	0.87
Attained Age					
<65	243,457	575	0.94	1.04	1.04
65-69	110,357	553	0.85	0.99	0.99
70-74	109,425	953	0.96	1.00	1.00
75-79	100,692	1,680	1.08	1.01	0.97
80-84	75,504	2,142	1.02	1.00	0.90
85-89	37,391	1,780	0.94	1.00	0.86
90+	11,233	1,064	1.02	1.00	0.84
Total	688,060	8,747	0.99	1.00	0.92

[1] Expected = current assumption reflecting all experience adjustments.

[2] Estate planning cohort captures the experience of the 515 Series. The 700 and 780 Series experience is included in the Other cohort.

Exhibit A-4
Actual-to-Expected Composite^[1] Termination Experience 2008-2017
Lifetime-Pay for Policy Durations 10+
All Products

Product or Insured Characteristic	Policy Year Exposure [A]	Actual Terminations [B]	Actual-to-Expected Termination Probability ^[1] [C]
Gender			
Female	258,053	5,764	1.03
Male	168,707	5,117	0.99
Marital Status			
Married	196,481	4,386	0.98
Single	115,368	3,468	1.06
Unknown	114,911	3,027	1.00
Benefit Period and Inflation Option			
Lifetime and Automatic	87,655	1,353	0.97
Lifetime and Non-Automatic	29,858	800	0.96
Non-Lifetime and Automatic	186,434	3,743	0.98
Non-Lifetime and Non-Automatic	122,813	4,985	1.05
Group or Individual			
Group	122,665	1,886	0.96
Individual	304,094	8,995	1.02
Cohort^[2]			
515 Series	35,381	1,328	1.13
700 Series	1,464	47	1.33
780 Series	4,443	100	1.02
Policy Duration			
10-14	229,534	4,872	1.07
15-19	127,164	3,460	0.95
20-24	56,598	1,971	0.98
25+	13,463	578	0.97
Attained Age			
<65	104,520	1,261	1.14
65-69	62,429	707	0.97
70-74	72,502	1,142	1.00
75-79	79,799	1,983	1.01
80-84	64,626	2,530	1.00
85-59	33,073	2,075	0.98
90+	9,810	1,183	0.98
Total	426,759	10,881	1.01

[1] Combination of active mortality and voluntary lapse.

[2] Cohort characteristic captures the experience of the 515, 700, and 780 Series policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

Exhibit A-5
Actual-to-Expected Disabled Mortality Experience 2008-2017
Claim Months 4+
All Products

Product or Insured Characteristic	ALF				HHC				SNF				Total			
	Exposure [A]	Actual Deaths [B]	Actual-to-Expected (A:E)		Exposure [A]	Actual Deaths [B]	A:E		Exposure [A]	Actual Deaths [B]	A:E		Exposure [A]	Actual Deaths [B]	A:E	
			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]
Gender																
Female	50,620	876	1.04	1.01	63,901	1,146	1.08	1.01	50,843	1,232	1.04	1.01	165,364	3,254	1.05	1.01
Male	16,217	420	0.92	0.95	32,322	892	1.06	1.02	24,143	901	1.01	1.00	72,683	2,213	1.01	1.00
Benefit Period																
Lifetime	20,053	343	1.06	0.99	26,472	461	1.05	0.99	18,424	478	1.14	1.04	64,949	1,282	1.09	1.01
Non-Lifetime	46,784	953	0.98	0.99	69,751	1,577	1.08	1.02	56,562	1,655	1.00	0.99	173,098	4,185	1.02	1.00
Group or Individual																
Group	8,437	137	0.81	0.89	17,129	286	0.91	0.97	9,711	249	0.95	1.04	35,277	672	0.90	0.98
Individual	58,400	1,159	1.03	1.00	79,095	1,752	1.11	1.02	65,276	1,884	1.04	1.00	202,771	4,795	1.06	1.01
Claim Year																
1	17,927	323	0.89	0.92	22,160	586	1.06	1.00	23,080	844	1.05	1.02	63,167	1,753	1.02	0.99
2	18,806	337	1.02	1.00	25,803	516	1.13	1.05	22,254	577	1.04	1.02	66,863	1,430	1.06	1.03
3	12,888	262	1.06	1.03	18,367	347	1.04	0.98	13,789	336	0.98	0.97	45,044	945	1.02	0.99
4	7,486	164	1.07	1.04	11,615	242	1.12	1.06	7,446	176	0.97	0.96	26,548	582	1.06	1.02
5	4,353	85	0.91	0.91	6,857	131	1.00	0.97	3,883	87	0.93	0.94	15,093	303	0.95	0.94
6+	5,377	125	1.13	1.05	11,421	216	1.03	0.98	4,534	113	1.14	1.04	21,332	454	1.08	1.01
Incurred Age																
<65	1,017	12	0.71	0.88	9,617	116	0.68	0.81	1,625	30	0.76	0.93	12,260	158	0.70	0.84
65-69	1,893	30	0.94	1.02	5,627	116	1.10	1.06	1,815	36	0.78	0.83	9,335	182	0.99	1.00
70-74	4,072	54	0.76	0.77	8,289	174	1.18	1.09	4,931	124	1.03	1.02	17,292	352	1.04	1.00
75-79	10,609	185	0.99	0.98	16,711	367	1.19	1.08	12,250	275	0.91	0.90	39,570	827	1.04	0.99
80-84	19,375	369	1.05	1.02	23,311	493	1.11	1.02	20,328	566	1.08	1.02	63,014	1,428	1.08	1.02
85-89	19,794	402	1.04	1.02	20,999	443	1.02	0.95	20,269	635	1.12	1.07	61,062	1,480	1.07	1.02
90+	10,078	244	0.95	0.97	11,670	329	1.13	1.06	13,768	467	0.98	0.98	35,516	1,040	1.02	1.00
Total	66,838	1,296	1.00	0.99	96,223	2,038	1.07	1.01	74,986	2,133	1.03	1.00	238,047	5,467	1.04	1.00

[1] Expected = current assumption reflecting all experience adjustments.

Exhibit A-6
Actual-to-Expected Disabled Recovery Experience 2008-2017
Claim Months 4+
All Products

Product or Insured Characteristic	ALF				HHC				SNF				Total			
	Exposure [A]	Actual Recoveries [B]	Actual-to-Expected (A:E)		Exposure [A]	Actual Recoveries [B]	A:E		Exposure [A]	Actual Recoveries [B]	A:E		Exposure [A]	Actual Recoveries [B]	A:E	
			2017 <i>Guidelines</i> ^[1] [C]	Expected ^[2] [D]			2017 <i>Guidelines</i> ^[1] [C]	Expected ^[2] [D]			2017 <i>Guidelines</i> ^[1] [C]	Expected ^[2] [D]			2017 <i>Guidelines</i> ^[1] [C]	Expected ^[2] [D]
Gender																
Female	50,620	84	0.83	1.36	63,901	303	0.67	0.89	50,843	176	0.78	1.01	165,364	563	0.72	0.98
Male	16,217	30	0.60	0.65	32,322	120	0.64	1.01	24,143	96	0.79	1.03	72,683	246	0.68	0.95
Benefit Period																
Lifetime	20,053	21	0.59	1.06	26,472	99	0.77	1.01	18,424	44	0.66	1.02	64,949	164	0.71	1.02
Non-Lifetime	46,784	93	0.81	1.06	69,751	324	0.64	0.90	56,562	228	0.81	1.01	173,098	645	0.71	0.96
Group or Individual																
Group	8,437	13	0.70	1.09	17,129	38	0.36	0.63	9,711	37	0.83	1.18	35,277	88	0.52	0.85
Individual	58,400	101	0.76	1.05	79,095	385	0.73	0.97	65,276	235	0.77	0.99	202,771	721	0.75	0.99
Claim Year																
1	17,927	79	1.77	1.49	22,160	255	0.83	0.92	23,080	194	1.28	1.11	63,167	528	1.05	1.04
2	18,806	24	0.58	0.83	25,803	89	0.53	0.80	22,254	56	0.56	0.93	66,863	169	0.55	0.84
3	12,888	5	0.17	0.37	18,367	49	0.64	1.27	13,789	13	0.26	0.66	45,044	67	0.43	0.93
4	7,486	3	0.16	0.44	11,615	16	0.36	0.99	7,446	3	0.11	0.37	26,548	22	0.24	0.71
5	4,353	3	0.35	0.94	6,857	7	0.35	1.07	3,883	1	0.10	0.38	15,093	11	0.29	0.89
6+	5,377	0	0.00	0.00	11,421	7	0.32	0.94	4,534	5	0.51	2.55	21,332	12	0.29	1.04
Incurred Age																
<65	1,017	2	0.95	1.11	9,617	63	0.95	0.96	1,625	14	1.77	1.77	12,260	79	1.04	1.05
65-69	1,893	5	1.11	1.61	5,627	37	0.76	1.00	1,815	11	1.19	1.40	9,335	53	0.85	1.11
70-74	4,072	10	1.07	1.32	8,289	41	0.63	0.87	4,931	30	1.26	1.53	17,292	81	0.83	1.09
75-79	10,609	12	0.51	0.76	16,711	66	0.57	0.82	12,250	45	0.73	0.91	39,570	123	0.61	0.85
80-84	19,375	31	0.71	1.09	23,311	97	0.66	0.98	20,328	77	0.70	0.92	63,014	205	0.68	0.97
85-89	19,794	39	0.89	1.25	20,999	77	0.67	1.01	20,269	62	0.65	0.85	61,062	178	0.70	0.98
90+	10,078	15	0.63	0.75	11,670	42	0.53	0.79	13,768	33	0.82	1.22	35,516	90	0.62	0.90
Total	66,838	114	0.76	1.06	96,223	423	0.66	0.92	74,986	272	0.78	1.01	238,047	809	0.71	0.97

[1] The 2017 Guidelines is included for illustrative purposes only as this expected basis was not directly used in developing the implied recovery assumption.

[2] Expected = current assumption reflecting all experience adjustments.

Exhibit A-7
Actual-to-Expected Composite Claim Termination Experience 2008-2017
Claim Months 4+
All Products

Product or Insured Characteristic	ALF				HHC				SNF				Total			
	Exposure [A]	Claim Terminations [B]	Actual-to-Expected (A:E)		Exposure [A]	Claim Terminations [B]	A:E		Exposure [A]	Claim Terminations [B]	A:E		Exposure [A]	Claim Terminations [B]	A:E	
			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]
Gender																
Female	50,620	960	1.02	1.03	63,901	1,449	0.95	0.98	50,843	1,408	1.00	1.01	165,364	3,817	0.98	1.00
Male	16,217	450	0.88	0.92	32,322	1,012	0.98	1.02	24,143	997	0.98	1.00	72,683	2,459	0.96	0.99
Benefit Period																
Lifetime	20,053	364	1.01	0.99	26,472	560	0.99	0.99	18,424	522	1.07	1.04	64,949	1,446	1.02	1.01
Non-Lifetime	46,784	1,046	0.96	0.99	69,751	1,901	0.96	1.00	56,562	1,883	0.97	0.99	173,098	4,830	0.96	1.00
Group or Individual																
Group	8,437	150	0.80	0.90	17,129	324	0.76	0.92	9,711	286	0.93	1.05	35,277	760	0.82	0.96
Individual	58,400	1,260	1.00	1.00	79,095	2,137	1.00	1.01	65,276	2,119	1.00	1.00	202,771	5,516	1.00	1.00
Claim Year																
1	17,927	402	0.99	0.99	22,160	841	0.97	0.98	23,080	1,038	1.08	1.03	63,167	2,281	1.02	1.00
2	18,806	361	0.97	0.99	25,803	605	0.96	1.01	22,254	633	0.96	1.01	66,863	1,599	0.96	1.01
3	12,888	267	0.96	1.00	18,367	396	0.96	1.02	13,789	349	0.89	0.96	45,044	1,012	0.94	0.99
4	7,486	167	0.97	1.02	11,615	258	0.99	1.05	7,446	179	0.86	0.93	26,548	604	0.94	1.01
5	4,353	88	0.86	0.91	6,857	138	0.91	0.98	3,883	88	0.85	0.93	15,093	314	0.88	0.95
6+	5,377	125	1.04	1.02	11,421	223	0.96	0.97	4,534	118	1.08	1.06	21,332	466	1.01	1.00
Incurred Age																
<65	1,017	14	0.74	0.91	9,617	179	0.75	0.86	1,625	44	0.92	1.09	12,260	237	0.78	0.90
65-69	1,893	35	0.96	1.08	5,627	153	0.99	1.05	1,815	47	0.84	0.92	9,335	235	0.95	1.03
70-74	4,072	64	0.79	0.82	8,289	215	1.01	1.05	4,931	154	1.06	1.09	17,292	433	0.98	1.02
75-79	10,609	197	0.93	0.96	16,711	433	1.02	1.04	12,250	320	0.87	0.90	39,570	950	0.95	0.97
80-84	19,375	400	1.01	1.02	23,311	590	0.99	1.01	20,328	643	1.01	1.01	63,014	1,633	1.00	1.01
85-89	19,794	441	1.03	1.03	20,999	520	0.94	0.96	20,269	697	1.05	1.04	61,062	1,658	1.01	1.01
90+	10,078	259	0.92	0.95	11,670	371	0.99	1.02	13,768	500	0.97	0.99	35,516	1,130	0.97	0.99
Total	66,838	1,410	0.97	0.99	96,223	2,461	0.96	1.00	74,986	2,405	0.99	1.00	238,047	6,276	0.97	1.00

[1] Expected = current assumption reflecting all experience adjustments.

Exhibit A-8a
Claim Duration Utilization Adjustment Factors
All Products

Claim Duration	Incurred Age									Group or Individual					
	<75			75-84			85+			Group			Individual		
	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF
1	1.00	1.00	1.00	1.00	1.00	1.00	0.99	1.00	1.00	1.00	0.99	0.99	1.00	1.00	1.00
2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.01	1.01	1.00	1.00	0.98	0.99	1.00	0.99
3	0.99	0.98	0.98	0.99	0.98	0.99	1.01	1.01	1.00	0.99	0.97	0.98	0.99	1.00	0.99
4	0.98	0.96	0.97	0.99	0.98	0.98	1.02	1.02	1.00	0.99	0.96	0.96	0.99	1.00	0.99
5	0.97	0.95	0.96	0.99	0.97	0.98	1.02	1.03	1.00	0.99	0.95	0.95	0.99	1.00	0.98
6	0.97	0.93	0.95	0.98	0.97	0.97	1.03	1.04	1.00	0.98	0.94	0.94	0.99	1.00	0.98
7	0.96	0.92	0.95	0.99	0.97	0.98	1.03	1.06	1.00	0.98	0.94	0.94	0.99	1.00	0.98
8	0.96	0.91	0.95	0.99	0.97	0.98	1.03	1.07	1.00	0.98	0.94	0.94	1.00	1.01	0.98
9	0.96	0.90	0.95	0.99	0.97	0.98	1.03	1.08	0.99	0.98	0.94	0.94	1.00	1.01	0.98
10	0.96	0.90	0.95	0.99	0.98	0.98	1.03	1.08	0.99	0.98	0.94	0.94	1.00	1.02	0.97
11	0.97	0.91	0.95	0.99	0.99	0.97	1.03	1.08	0.99	0.98	0.94	0.95	1.00	1.03	0.97
12	0.97	0.91	0.95	0.99	0.99	0.97	1.03	1.08	0.99	0.98	0.94	0.95	1.00	1.04	0.97
13	0.97	0.92	0.95	0.99	1.00	0.98	1.03	1.07	0.99	0.99	0.94	0.95	1.00	1.05	0.97
14	0.97	0.92	0.95	0.99	1.00	0.98	1.03	1.07	0.99	0.99	0.93	0.95	1.00	1.06	0.97
15	0.97	0.93	0.95	0.99	1.00	0.98	1.03	1.07	0.99	0.99	0.93	0.95	1.01	1.07	0.97
16	0.97	0.93	0.95	1.00	1.01	0.98	1.03	1.07	0.99	0.99	0.94	0.95	1.01	1.07	0.98
17	0.97	0.93	0.95	1.00	1.01	0.97	1.03	1.07	0.99	0.99	0.94	0.94	1.01	1.07	0.98
18	0.97	0.94	0.96	1.00	1.01	0.97	1.03	1.07	0.99	0.98	0.94	0.94	1.01	1.07	0.98
19	0.97	0.94	0.96	1.00	1.01	0.97	1.03	1.07	0.99	0.98	0.95	0.94	1.02	1.07	0.98
20	0.97	0.95	0.96	1.01	1.01	0.97	1.03	1.07	0.99	0.98	0.96	0.94	1.02	1.07	0.98
21	0.97	0.96	0.96	1.01	1.01	0.96	1.03	1.07	1.00	0.98	0.96	0.94	1.02	1.07	0.99
22	0.97	0.96	0.96	1.00	1.01	0.96	1.03	1.06	1.00	0.98	0.97	0.93	1.02	1.07	0.99
23	0.97	0.97	0.96	1.00	1.01	0.96	1.03	1.06	1.00	0.98	0.98	0.93	1.02	1.07	0.99
24	0.97	0.98	0.95	1.00	1.01	0.97	1.03	1.06	1.00	0.98	0.98	0.92	1.02	1.06	1.00
25	0.97	0.99	0.95	1.00	1.01	0.97	1.03	1.05	1.00	0.98	0.98	0.92	1.03	1.06	1.00
26	0.98	0.99	0.94	1.00	1.00	0.97	1.03	1.05	1.01	0.98	0.98	0.92	1.03	1.06	1.00
27	0.98	0.99	0.94	1.00	1.00	0.97	1.03	1.05	1.01	0.98	0.98	0.92	1.03	1.07	1.00
28	0.98	0.99	0.94	1.00	1.01	0.97	1.03	1.05	1.01	0.99	0.99	0.92	1.03	1.07	1.00
29	0.98	0.99	0.94	1.00	1.01	0.96	1.03	1.05	1.02	0.99	0.98	0.92	1.03	1.08	1.00
30	0.99	1.00	0.94	1.00	1.02	0.96	1.03	1.05	1.02	0.99	0.98	0.92	1.03	1.08	0.99
31	0.99	1.00	0.94	1.00	1.02	0.96	1.03	1.05	1.03	0.99	0.98	0.92	1.03	1.08	1.00
32	0.98	1.00	0.94	1.00	1.02	0.96	1.03	1.05	1.03	0.99	0.99	0.92	1.03	1.09	1.00
33	0.98	1.00	0.94	1.01	1.03	0.95	1.03	1.04	1.04	0.99	0.99	0.92	1.03	1.09	1.00
34	0.98	1.00	0.93	1.01	1.03	0.95	1.03	1.04	1.04	0.99	0.99	0.92	1.03	1.09	1.00
35	0.98	1.00	0.93	1.01	1.04	0.95	1.04	1.04	1.04	0.99	0.98	0.92	1.03	1.09	1.00
36	0.98	0.99	0.93	1.00	1.04	0.95	1.04	1.04	1.04	0.99	0.98	0.92	1.03	1.10	1.00
37	0.99	0.99	0.93	1.00	1.05	0.95	1.04	1.04	1.04	0.99	0.98	0.92	1.03	1.10	1.00
38	0.99	0.99	0.93	1.00	1.05	0.95	1.04	1.04	1.04	1.00	0.97	0.92	1.03	1.10	1.00
39	0.99	0.99	0.93	0.99	1.05	0.95	1.04	1.04	1.03	1.00	0.97	0.92	1.03	1.11	1.00
40	1.00	0.98	0.93	0.99	1.05	0.95	1.04	1.04	1.03	1.00	0.97	0.91	1.03	1.11	1.00
41	1.00	0.98	0.94	0.99	1.05	0.95	1.04	1.04	1.02	1.00	0.97	0.92	1.03	1.11	1.00
42	1.00	0.98	0.95	0.99	1.05	0.95	1.03	1.04	1.02	0.99	0.97	0.92	1.03	1.12	1.00
43	1.00	0.98	0.95	0.99	1.05	0.95	1.03	1.04	1.02	0.99	0.96	0.92	1.03	1.12	1.00
44	1.00	0.98	0.96	0.99	1.06	0.95	1.03	1.05	1.02	0.99	0.96	0.92	1.04	1.13	1.00
45	1.00	0.98	0.96	0.99	1.06	0.94	1.03	1.05	1.02	0.99	0.96	0.92	1.04	1.13	1.00
46	1.01	0.98	0.96	0.99	1.06	0.94	1.03	1.05	1.02	0.98	0.96	0.93	1.04	1.14	1.00
47	1.01	0.98	0.96	0.99	1.05	0.95	1.03	1.06	1.02	0.98	0.96	0.93	1.04	1.14	1.00
48	1.01	0.97	0.96	0.98	1.05	0.95	1.03	1.07	1.01	0.98	0.96	0.93	1.04	1.13	0.99
49	1.01	0.97	0.96	0.98	1.04	0.95	1.03	1.07	1.01	0.98	0.96	0.93	1.04	1.13	0.98
50	1.01	0.98	0.95	0.98	1.04	0.96	1.03	1.07	1.01	0.99	0.97	0.94	1.03	1.12	0.98
51	1.02	0.98	0.95	0.98	1.04	0.96	1.03	1.07	1.00	0.99	0.97	0.94	1.03	1.12	0.97
52	1.02	0.98	0.95	0.98	1.04	0.96	1.02	1.06	1.00	0.99	0.98	0.95	1.03	1.11	0.97
53	1.02	0.99	0.95	0.98	1.05	0.97	1.02	1.06	1.00	0.99	0.98	0.95	1.03	1.12	0.97
54	1.02	0.99	0.95	0.98	1.05	0.97	1.02	1.05	1.00	0.99	0.98	0.95	1.03	1.12	0.97
55	1.02	0.99	0.95	0.98	1.06	0.97	1.02	1.05	1.00	0.99	0.98	0.95	1.02	1.13	0.97
56	1.01	0.99	0.96	0.98	1.06	0.97	1.02	1.05	1.00	0.99	0.97	0.95	1.02	1.14	0.97
57	1.01	0.99	0.96	0.98	1.06	0.97	1.02	1.05	1.00	0.99	0.97	0.95	1.02	1.14	0.97
58	1.01	0.99	0.97	0.98	1.06	0.97	1.02	1.05	0.99	0.99	0.96	0.95	1.02	1.14	0.98
59	1.01	0.99	0.97	0.98	1.05	0.96	1.02	1.05	0.99	0.99	0.96	0.95	1.02	1.14	0.98
60	1.01	0.99	0.97	0.98	1.05	0.96	1.02	1.05	0.99	0.99	0.96	0.96	1.02	1.13	0.97
61	1.01	1.00	0.98	0.98	1.05	0.96	1.02	1.04	0.99	0.99	0.97	0.96	1.02	1.13	0.97
62	1.00	1.00	0.98	0.99	1.05	0.96	1.02	1.04	0.99	0.98	0.97	0.96	1.02	1.12	0.97
63	1.00	1.00	0.98	0.99	1.05	0.95	1.02	1.04	0.99	0.98	0.97	0.96	1.02	1.12	0.96
64	1.00	1.00	0.99	0.99	1.05	0.95	1.02	1.03	0.99	0.98	0.97	0.96	1.03	1.11	0.96
65	1.00	1.00	0.99	0.99	1.05	0.95	1.02	1.03	0.99	0.98	0.98	0.97	1.03	1.11	0.96
66	0.99	1.00	0.99	0.99	1.05	0.95	1.01	1.04	0.99	0.97	0.98	0.97	1.03	1.11	0.95
67	0.99	1.00	0.99	0.99	1.04	0.94	1.01	1.04	0.99	0.97	0.98	0.97	1.02	1.11	0.95
68	0.99	1.00	0.98	1.00	1.04	0.95	1.01	1.04	0.99	0.97	0.98	0.97	1.02	1.10	0.95
69	0.99	0.99	0.98	1.00	1.04	0.95	1.01	1.04	0.99	0.98	0.98	0.97	1.02	1.10	0.94
70	0.99	0.99	0.98	1.00	1.04	0.95	1.00	1.04	0.99	0.98	0.98	0.97	1.02	1.10	0.94
71	0.99	0.99	0.98	1.01	1.05	0.95	1.00	1.04	0.99	0.97	0.98	0.98	1.02	1.10	0.94
72	0.99	0.99	0.												

Exhibit A-8a
Claim Duration Utilization Adjustment Factors
All Products

Claim Duration	Inflation Option									Benefit Period					
	Non-Automatic			Limited Automatic Inflation ^[1]			Automatic Inflation (For Life)			Non-Lifetime			Lifetime		
	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF
1	1.01	1.01	1.00	1.00	0.99	1.00	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00	1.00
2	1.01	1.02	1.01	1.00	0.98	0.99	0.98	0.98	0.98	0.97	0.99	0.98	1.00	1.00	1.00
3	1.02	1.04	1.02	0.99	0.96	0.99	0.97	0.97	0.96	0.98	0.97	0.97	1.00	1.00	1.00
4	1.03	1.05	1.03	0.99	0.95	0.99	0.96	0.96	0.93	0.98	0.96	0.95	1.01	1.00	1.00
5	1.04	1.06	1.03	0.99	0.94	0.99	0.95	0.95	0.92	0.97	0.96	0.94	1.01	0.99	1.00
6	1.05	1.08	1.04	0.99	0.93	1.00	0.94	0.94	0.90	0.97	0.95	0.93	1.01	0.99	1.00
7	1.05	1.07	1.04	0.99	0.93	1.00	0.94	0.94	0.89	0.97	0.95	0.93	1.01	0.98	1.00
8	1.05	1.07	1.04	0.99	0.94	1.01	0.94	0.94	0.88	0.97	0.96	0.92	1.01	0.98	1.00
9	1.05	1.06	1.03	0.99	0.95	1.01	0.94	0.94	0.88	0.97	0.97	0.92	1.01	0.98	0.99
10	1.05	1.05	1.03	0.99	0.96	1.01	0.94	0.95	0.88	0.98	0.98	0.93	1.01	0.98	0.99
11	1.05	1.05	1.03	0.99	0.98	1.01	0.94	0.95	0.88	0.98	0.98	0.93	1.01	0.99	0.99
12	1.05	1.04	1.03	0.99	0.99	1.01	0.94	0.95	0.89	0.98	0.98	0.92	1.00	0.99	1.00
13	1.05	1.05	1.03	0.99	0.99	1.00	0.94	0.94	0.89	0.98	0.98	0.92	1.00	1.00	1.00
14	1.05	1.05	1.03	0.99	1.00	1.00	0.95	0.94	0.89	0.99	0.98	0.92	1.00	1.00	1.00
15	1.05	1.05	1.03	1.00	1.00	1.00	0.95	0.95	0.89	0.99	0.99	0.92	1.00	1.01	1.00
16	1.05	1.05	1.04	0.99	1.00	1.00	0.95	0.95	0.89	0.99	0.99	0.92	1.00	1.01	1.01
17	1.05	1.06	1.04	0.99	1.00	1.00	0.96	0.95	0.89	0.99	0.99	0.92	1.01	1.02	1.01
18	1.05	1.05	1.04	0.99	1.00	1.01	0.96	0.96	0.89	0.99	1.00	0.92	1.00	1.02	1.01
19	1.04	1.05	1.03	0.99	1.01	1.01	0.96	0.96	0.88	0.99	1.00	0.92	1.00	1.02	1.01
20	1.04	1.04	1.03	0.99	1.02	1.01	0.97	0.97	0.88	0.99	1.01	0.92	1.00	1.02	1.01
21	1.04	1.04	1.03	0.98	1.02	1.01	0.98	0.97	0.88	0.99	1.01	0.92	1.01	1.02	1.01
22	1.03	1.03	1.03	0.98	1.03	1.01	0.98	0.98	0.88	0.99	1.01	0.91	1.01	1.02	1.01
23	1.03	1.03	1.03	0.98	1.03	1.02	0.99	0.98	0.88	0.99	1.02	0.91	1.01	1.02	1.01
24	1.03	1.02	1.03	0.99	1.04	1.02	0.99	0.99	0.88	1.00	1.02	0.91	1.01	1.02	1.01
25	1.02	1.02	1.03	0.99	1.04	1.02	1.00	0.99	0.88	1.00	1.02	0.91	1.01	1.02	1.01
26	1.02	1.03	1.02	0.99	1.04	1.02	1.00	0.99	0.87	1.00	1.03	0.91	1.02	1.02	1.01
27	1.02	1.03	1.02	1.00	1.04	1.03	1.00	0.98	0.87	1.00	1.03	0.90	1.02	1.02	1.01
28	1.02	1.03	1.02	1.00	1.04	1.03	1.01	0.98	0.87	1.00	1.03	0.90	1.02	1.02	1.01
29	1.02	1.03	1.03	1.00	1.05	1.03	1.01	0.98	0.87	0.99	1.03	0.91	1.02	1.03	1.01
30	1.02	1.03	1.03	1.00	1.06	1.03	1.01	0.97	0.87	0.99	1.03	0.91	1.03	1.03	1.01
31	1.02	1.03	1.03	0.99	1.07	1.03	1.01	0.97	0.87	0.99	1.02	0.91	1.03	1.04	1.01
32	1.02	1.03	1.03	0.99	1.08	1.02	1.01	0.96	0.88	0.99	1.02	0.92	1.03	1.05	1.01
33	1.02	1.03	1.03	0.99	1.09	1.02	1.01	0.96	0.88	1.00	1.01	0.92	1.03	1.06	1.00
34	1.02	1.02	1.03	1.00	1.09	1.02	1.01	0.96	0.89	1.00	1.01	0.92	1.02	1.06	1.00
35	1.01	1.03	1.02	1.00	1.09	1.02	1.01	0.96	0.89	1.00	1.01	0.92	1.02	1.06	1.00
36	1.01	1.03	1.02	1.00	1.08	1.02	1.01	0.97	0.89	1.00	1.01	0.92	1.02	1.06	1.01
37	1.01	1.03	1.01	1.00	1.08	1.02	1.02	0.97	0.89	1.00	1.02	0.91	1.02	1.06	1.01
38	1.01	1.03	1.01	1.00	1.07	1.02	1.02	0.97	0.89	1.00	1.02	0.91	1.02	1.05	1.01
39	1.01	1.03	1.01	1.00	1.07	1.02	1.02	0.98	0.89	1.00	1.02	0.90	1.02	1.05	1.01
40	1.01	1.03	1.00	1.00	1.06	1.02	1.02	0.98	0.89	1.00	1.02	0.90	1.02	1.05	1.01
41	1.01	1.03	1.00	1.00	1.06	1.02	1.01	0.99	0.89	1.00	1.02	0.90	1.02	1.05	1.01
42	1.01	1.03	1.00	1.00	1.05	1.02	1.02	1.00	0.89	1.00	1.02	0.90	1.02	1.06	1.01
43	1.01	1.02	1.00	1.00	1.05	1.02	1.02	1.01	0.90	1.00	1.02	0.91	1.02	1.06	1.01
44	1.01	1.02	1.00	1.00	1.05	1.02	1.02	1.01	0.90	1.01	1.02	0.91	1.02	1.06	1.01
45	1.01	1.02	1.00	1.00	1.05	1.02	1.02	1.02	0.90	1.01	1.03	0.91	1.02	1.06	1.01
46	1.01	1.02	1.00	1.00	1.04	1.02	1.02	1.02	0.91	1.01	1.03	0.92	1.02	1.06	1.01
47	1.00	1.02	1.00	1.00	1.04	1.02	1.02	1.02	0.91	1.01	1.03	0.92	1.02	1.06	1.01
48	1.00	1.03	1.00	1.00	1.04	1.02	1.02	1.02	0.91	1.01	1.02	0.92	1.02	1.06	1.00
49	1.00	1.03	1.00	1.00	1.03	1.02	1.01	1.02	0.91	1.00	1.02	0.92	1.02	1.06	1.00
50	1.00	1.03	1.00	1.01	1.03	1.02	1.01	1.02	0.91	1.00	1.02	0.92	1.02	1.07	1.00
51	1.00	1.03	1.00	1.01	1.03	1.02	1.01	1.03	0.90	1.00	1.01	0.92	1.02	1.07	1.00
52	1.00	1.03	0.99	1.01	1.02	1.03	1.01	1.03	0.90	0.99	1.01	0.92	1.02	1.08	0.99
53	1.00	1.03	1.00	1.01	1.02	1.03	1.01	1.04	0.89	0.99	1.01	0.92	1.03	1.09	0.99
54	1.01	1.03	1.00	1.00	1.03	1.03	1.00	1.04	0.89	0.99	1.01	0.93	1.03	1.09	0.99
55	1.01	1.03	1.00	1.00	1.03	1.03	1.00	1.04	0.89	0.98	1.00	0.93	1.03	1.10	0.99
56	1.01	1.03	1.00	1.00	1.03	1.04	1.00	1.04	0.89	0.98	1.00	0.93	1.03	1.10	0.99
57	1.01	1.03	1.00	1.00	1.03	1.04	1.00	1.04	0.89	0.98	1.00	0.93	1.03	1.10	0.99
58	1.01	1.03	1.00	1.00	1.04	1.04	1.00	1.03	0.90	0.98	1.00	0.93	1.03	1.10	1.00
59	1.01	1.03	1.00	1.00	1.04	1.04	1.00	1.03	0.90	0.98	1.00	0.93	1.03	1.10	1.00
60	1.01	1.03	1.00	1.00	1.04	1.04	1.00	1.02	0.90	0.98	0.99	0.92	1.03	1.10	1.01
61	1.01	1.02	0.99	1.00	1.05	1.04	1.00	1.02	0.90	0.98	0.99	0.92	1.03	1.10	1.01
62	1.01	1.02	0.99	1.00	1.05	1.04	1.00	1.02	0.90	0.98	0.99	0.92	1.03	1.10	1.01
63	1.01	1.02	0.99	1.00	1.05	1.04	1.00	1.01	0.91	0.97	0.98	0.91	1.03	1.10	1.02
64	1.01	1.02	0.99	1.00	1.05	1.03	1.00	1.01	0.91	0.97	0.98	0.91	1.03	1.10	1.02
65	1.00	1.03	0.99	1.00	1.05	1.03	1.00	1.01	0.91	0.97	0.98	0.91	1.03	1.10	1.02
66	1.00	1.03	0.99	1.00	1.05	1.03	1.00	1.00	0.91	0.97	0.98	0.91	1.03	1.10	1.02
67	1.00	1.03	0.99	1.00	1.05	1.03	1.00	1.00	0.91	0.97	0.98	0.90	1.03	1.10	1.02
68	1.00	1.03	0.98	1.01	1.05	1.02	1.00	0.99	0.91	0.97	0.98	0.90	1.03	1.10	1.02
69	1.00	1.03	0.98	1.01	1.05	1.02	1.00	0.99	0.91	0.97	0.98	0.90	1.03	1.10	1.02
70	0.99	1.03	0.98	1.01	1.05	1.02	1.00	0.99	0.91	0.96	0.97	0.90	1.03	1.10	1.02
71	0.99	1.03	0.99	1.01	1.05	1.02	1.00	0.99	0.91	0.96	0.97	0.90	1.04	1.10	1.02
72	0.99	1.03													

All Products

Claim Duration	Home Care Only			ALF Reimbursement			61% +			Facility Only			HHC Reimbursement			51% +		
	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF
1	1.00	1.00	1.00	1.00	1.00	0.99	0.99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.99	1.00	0.99	1.00
2	1.00	1.00	1.00	1.00	1.00	0.99	0.98	0.99	0.99	0.99	1.00	1.00	1.00	1.00	0.98	0.99	0.99	0.99
3	1.00	1.01	1.00	1.00	1.00	0.97	0.97	0.99	0.99	0.99	1.00	1.00	1.00	1.00	0.96	0.99	0.98	0.99
4	1.00	1.01	1.00	1.00	0.99	0.96	0.96	0.99	0.99	0.99	1.00	1.00	1.00	1.00	0.95	0.98	0.96	0.98
5	1.00	1.01	1.00	1.00	1.00	0.95	0.95	0.98	0.99	0.99	0.99	0.99	1.00	1.00	0.93	0.98	0.95	0.97
6	1.00	1.01	1.00	1.00	1.00	0.94	0.93	0.98	1.00	1.00	0.99	0.99	1.00	1.00	0.92	0.97	0.94	0.96
7	1.00	1.01	1.00	1.00	1.00	0.93	0.93	0.98	1.00	1.00	1.00	0.99	1.00	1.00	0.92	0.97	0.93	0.95
8	1.00	1.00	1.00	1.00	1.00	0.94	0.92	0.98	1.01	1.00	1.00	0.99	1.00	1.00	0.92	0.97	0.93	0.95
9	1.00	1.00	1.00	1.01	0.94	0.91	0.91	0.97	1.01	1.01	1.01	0.99	1.00	1.00	0.92	0.97	0.93	0.94
10	1.00	0.99	1.00	1.01	0.95	0.91	0.91	0.97	1.01	1.01	1.01	0.99	1.00	1.00	0.93	0.97	0.94	0.94
11	1.00	0.99	1.00	1.01	0.96	0.91	0.91	0.97	1.01	1.02	1.02	0.99	1.00	1.00	0.93	0.97	0.94	0.94
12	1.00	0.99	1.00	1.02	0.97	0.90	0.90	0.97	1.01	1.02	1.02	0.99	1.00	1.00	0.94	0.97	0.94	0.95
13	1.00	0.99	1.00	1.02	0.98	0.90	0.90	0.97	1.01	1.02	1.02	0.99	1.00	1.00	0.94	0.97	0.95	0.95
14	1.00	0.99	1.00	1.03	0.99	0.90	0.90	0.97	1.01	1.02	1.02	0.99	1.00	1.00	0.94	0.97	0.95	0.95
15	1.00	0.99	1.00	1.03	1.00	0.90	0.90	0.97	1.01	1.02	1.02	0.99	1.00	1.00	0.93	0.97	0.95	0.95
16	1.00	0.99	1.00	1.03	1.00	0.90	0.90	0.97	1.01	1.03	1.03	1.00	1.00	1.00	0.94	0.97	0.95	0.95
17	1.00	0.99	1.00	1.03	1.01	0.90	0.90	0.97	1.01	1.03	1.03	1.00	1.00	1.00	0.94	0.97	0.95	0.96
18	1.00	0.99	1.00	1.03	1.01	0.90	0.90	0.96	1.01	1.03	1.03	1.00	1.00	1.00	0.94	0.97	0.95	0.96
19	1.00	0.99	1.00	1.03	1.01	0.90	0.90	0.97	1.01	1.03	1.03	1.00	1.00	1.00	0.94	0.97	0.96	0.96
20	1.00	0.99	1.00	1.03	1.02	0.90	0.90	0.97	1.02	1.03	1.03	1.00	1.00	1.00	0.94	0.97	0.96	0.96
21	1.00	1.00	1.00	1.03	1.01	0.90	0.90	0.97	1.02	1.03	1.03	1.00	1.00	1.00	0.94	0.98	0.96	0.96
22	1.00	1.00	1.00	1.03	1.01	0.90	0.90	0.97	1.03	1.03	1.03	1.00	1.00	1.00	0.94	0.98	0.96	0.96
23	1.00	1.00	1.00	1.03	1.00	0.90	0.90	0.97	1.04	1.03	1.03	1.00	1.00	1.00	0.94	0.98	0.97	0.96
24	1.00	1.00	1.00	1.04	0.99	0.90	0.90	0.97	1.05	1.02	1.02	1.00	1.00	1.00	0.94	0.99	0.97	0.96
25	1.00	1.01	1.00	1.04	0.99	0.90	0.90	0.97	1.05	1.02	1.02	1.00	1.00	1.00	0.94	0.99	0.97	0.95
26	1.00	1.01	1.00	1.05	0.98	0.90	0.90	0.97	1.05	1.02	1.02	1.00	1.00	1.00	0.94	0.99	0.97	0.95
27	1.00	1.01	1.00	1.05	0.98	0.90	0.90	0.96	1.06	1.01	1.01	1.00	1.00	1.00	0.94	0.99	0.96	0.95
28	1.00	1.01	1.00	1.06	0.98	0.91	0.91	0.96	1.06	1.01	1.01	1.01	1.00	1.00	0.95	0.99	0.97	0.95
29	1.00	1.01	1.00	1.06	0.98	0.91	0.91	0.96	1.07	1.01	1.01	1.00	1.00	1.00	0.95	0.99	0.97	0.95
30	1.00	1.01	1.00	1.07	0.98	0.91	0.91	0.96	1.07	1.01	1.01	1.00	1.00	1.00	0.95	0.99	0.96	0.96
31	1.00	1.01	1.00	1.07	0.98	0.92	0.92	0.95	1.08	1.01	1.01	1.00	1.00	1.00	0.95	0.99	0.96	0.96
32	1.00	1.01	1.00	1.07	0.98	0.92	0.92	0.95	1.08	1.00	1.00	1.00	1.00	1.00	0.95	0.99	0.96	0.96
33	1.00	1.01	1.00	1.08	0.98	0.92	0.92	0.95	1.08	1.00	1.00	1.00	1.00	1.00	0.95	0.99	0.97	0.96
34	1.00	1.01	1.00	1.08	0.99	0.92	0.92	0.95	1.08	1.00	1.00	1.00	1.00	1.00	0.95	0.99	0.97	0.96
35	1.00	1.01	1.00	1.09	0.99	0.92	0.92	0.94	1.07	1.00	1.00	1.00	1.00	1.00	0.95	0.98	0.96	0.96
36	1.00	1.01	1.00	1.09	1.00	0.92	0.92	0.94	1.07	1.00	1.00	1.00	1.00	1.00	0.95	0.98	0.97	0.96
37	1.00	1.01	1.00	1.09	1.00	0.92	0.92	0.94	1.06	1.00	1.00	1.00	1.00	1.00	0.94	0.98	0.97	0.96
38	1.00	1.01	1.00	1.09	1.00	0.92	0.92	0.94	1.05	0.99	1.00	1.00	1.00	1.00	0.94	0.98	0.97	0.96
39	1.00	1.02	1.00	1.08	1.00	0.92	0.92	0.95	1.05	0.99	1.00	1.01	1.00	1.00	0.93	0.98	0.97	0.96
40	1.00	1.02	1.00	1.08	1.00	0.92	0.92	0.95	1.05	0.99	1.00	1.01	1.00	1.00	0.93	0.97	0.97	0.96
41	1.00	1.02	1.00	1.08	1.00	0.92	0.92	0.95	1.05	0.99	1.00	1.01	1.00	1.00	0.93	0.97	0.97	0.97
42	1.00	1.02	1.00	1.08	1.01	0.93	0.93	0.95	1.05	0.99	1.00	1.01	1.00	1.00	0.92	0.97	0.97	0.97
43	1.00	1.02	1.00	1.07	1.01	0.93	0.96	0.96	1.05	0.99	1.00	1.02	1.00	1.00	0.92	0.97	0.97	0.97
44	1.00	1.02	1.00	1.07	1.01	0.93	0.96	0.96	1.05	0.99	1.00	1.02	1.00	1.00	0.92	0.97	0.96	0.97
45	1.00	1.02	1.00	1.07	1.02	0.94	0.96	0.96	1.05	0.99	1.00	1.02	1.00	1.00	0.92	0.97	0.96	0.97
46	1.00	1.02	1.00	1.07	1.02	0.94	0.96	0.96	1.05	0.99	1.00	1.02	1.00	1.00	0.93	0.97	0.96	0.97
47	1.00	1.02	1.00	1.06	1.02	0.94	0.96	0.96	1.05	0.98	1.00	1.02	1.00	1.00	0.93	0.97	0.96	0.97
48	1.00	1.02	1.00	1.06	1.01	0.94	0.97	0.97	1.05	0.98	1.00	1.01	1.00	1.00	0.93	0.97	0.96	0.97
49	1.00	1.02	1.00	1.05	1.00	0.94	0.97	0.97	1.06	0.98	1.00	1.01	1.00	1.00	0.93	0.97	0.96	0.97
50	1.00	1.02	1.00	1.05	1.00	0.93	0.97	0.97	1.06	0.98	1.00	1.01	1.00	1.00	0.93	0.97	0.97	0.97
51	1.00	1.02	1.00	1.04	1.00	0.93	0.98	0.98	1.06	0.98	1.00	1.01	1.00	1.00	0.93	0.97	0.97	0.97
52	1.00	1.03	1.00	1.04	1.01	0.93	0.98	0.98	1.06	0.98	1.00	1.01	1.00	1.00	0.93	0.98	0.98	0.97
53	1.00	1.03	1.00	1.03	1.01	0.93	0.98	0.98	1.06	0.98	1.00	1.01	1.00	1.00	0.92	0.98	0.98	0.97
54	1.00	1.03	1.00	1.03	1.02	0.94	0.99	0.99	1.05	0.98	1.00	1.01	1.00	1.00	0.92	0.98	0.98	0.96
55	1.00	1.02	1.00	1.03	1.03	0.94	0.99	0.99	1.04	0.98	1.00	1.01	1.00	1.00	0.92	0.98	0.98	0.96
56	1.00	1.02	1.00	1.02	1.04	0.94	0.99	0.99	1.04	0.98	1.00	1.01	1.00	1.00	0.93	0.98	0.98	0.96
57	1.00	1.02	1.00	1.02	1.04	0.95	0.99	0.99	1.04	0.98	1.00	1.01	1.00	1.00	0.93	0.98	0.98	0.96
58	1.00	1.02	1.00	1.02	1.04	0.95	0.99	0.99	1.04	0.98	1.00	1.01	1.00	1.00	0.93	0.98	0.98	0.96
59	1.00	1.02	1.00	1.01	1.03	0.95	1.00	1.00	1.04	0.98	1.00	1.01	1.00	1.00	0.92	0.94	0.99	0.96
60	1.00	1.02	1.00	1.01	1.03	0.95	1.00	1.00	1.04	0.98	1.00	1.01	1.00	1.00	0.92	0.94	0.99	0.96
61	1.00	1.02	1.00	1.01	1.02	0.95	1.00	1.00	1.04	0.98	1.00	1.01	1.00	1.00	0.94	0.99	0.98	0.96
62	1.00	1.02	1.00	1.01	1.02	0.95	1.00	1.00	1.05	0.98	1.00	1.01	1.00	1.00	0.94	1.00	0.98	0.96
63	1.00	1.02	1.00	1.00	1.02	0.95	1.00	1.00	1.05	0.98	1.00	1.01	1.00	1.00	0.94	1.00	0.98	0.96
64	1.00	1.02	1.00	1.00	1.02	0.95	1.00	1.00	1.05	0.98	1.00	1.01	1.00	1.00	0.94	1.00	0.99	0.96
65	1.00	1.01	1.00	1.00	1.01	0.95	1.00	1.00	1.05	0.98	1.00	1.01	1.00	1.00	0.94	1.00	0.99	0.96
66	1.00	1.01	1.00	1.00	1.01	0.95	1.00	1.00	1.06	0.98	1.00	1.01	1.00	1.00	0.92	0.99	1.00	0.96
67	1.00	1.01	1.00	1.00	1.01	0.94	1.00	1.00	1.06	0.98	1.00	1.01	1.00	1.00	0.92	0.99	1.00	0.96
68	1.00	1.01	1.00	1.00	1.01	0.94	1.00	1.00	1.06	0.98	1.00	1.01	1.00	1.00	0.92	0.99	1.00	0.96
69	1.00	1.01	1.00	1.00	1.01	0.94	1.00	1.00	1.06	0.98	1.00	1.01	1.00	1.00	0.92	0.99	1.00	0.96
70	1.00	1.01	1.00	1.00	1.01	0.94	1.00	1.00	1.05	0.98	1.00	1.01	1.00	1.00	0.92	0.99	1.00	0.96
71	1.00	1.01	1.00	0.99	1.01	0.93	1.00											

Exhibit A-8b
Actual-to-Expected Claim Duration Utilization Experience 2016-2019
Claim Months 4+
All Products

Product or Insured Characteristic	ALF			HHC			SNF			Total		
	Paid	Actual-to-Expected (A:E)		Paid	A:E		Paid	A:E		Paid	A:E	
	Claims	Policy Duration	Expected ^[1]	Claims	Policy Duration	Expected ^[1]	Claims	Policy Duration	Expected ^[1]	Claims	Policy Duration	Expected ^[1]
	[A]	[B]	[C]	[A]	[B]	[C]	[A]	[B]	[C]	[A]	[B]	[C]
Inflation Option												
Automatic Inflation (For Life)	51,560,947	0.96	0.98	76,546,416	1.07	0.94	68,330,116	0.69	0.93	196,437,479	0.87	0.95
Limited Automatic Inflation ^[2]	32,109,770	0.99	0.98	25,443,494	1.23	0.99	31,437,409	0.91	1.01	88,990,673	1.02	0.99
Non-Automatic	41,155,131	1.02	1.00	46,355,968	1.18	0.99	49,317,876	0.90	0.99	136,828,975	1.02	0.99
Benefit Period												
Lifetime	38,731,821	1.02	1.00	45,787,753	1.22	0.98	38,680,494	0.92	0.99	123,200,068	1.05	0.99
Non-Lifetime	86,094,027	0.97	0.98	102,558,126	1.09	0.96	110,404,907	0.75	0.96	299,057,060	0.91	0.96
Group or Individual												
Group	18,350,088	0.92	0.95	30,776,568	0.99	0.87	20,008,950	0.67	0.88	69,135,606	0.85	0.89
Individual	106,475,760	1.00	0.99	117,569,311	1.17	0.99	129,076,451	0.81	0.98	353,121,521	0.97	0.99
ALF Reimbursement												
Home Care Only	NA	NA	NA	9,772,587	1.20	1.02	NA	NA	NA	9,772,587	1.20	1.02
<=60%	18,774,162	1.11	1.03	24,698,697	1.16	0.97	26,565,341	0.62	0.90	70,038,200	0.86	0.96
61%+	106,051,686	0.97	0.98	113,874,595	1.12	0.96	122,520,060	0.84	0.98	342,446,341	0.96	0.97
HHC Reimbursement												
Facility Only	25,649,602	1.01	0.99	NA	NA	NA	27,129,422	0.97	1.02	52,779,024	0.99	1.01
<=50%	49,636,490	1.03	1.00	52,677,365	1.23	1.00	64,885,359	0.72	0.94	167,199,213	0.92	0.98
51%+	49,539,756	0.94	0.97	95,668,514	1.08	0.94	57,070,620	0.81	0.97	202,278,890	0.95	0.96
Incurral Age												
<75	11,965,555	0.88	0.92	29,583,541	1.01	0.87	15,920,155	0.67	0.86	57,469,251	0.86	0.88
75-84	51,772,599	0.97	0.98	59,660,708	1.14	0.98	62,616,427	0.77	0.96	174,049,734	0.93	0.97
85+	61,087,694	1.03	1.00	59,101,630	1.19	1.00	70,548,818	0.84	1.00	190,738,142	0.99	1.00
Claim Year												
1	31,314,209	0.94	0.99	23,591,379	0.92	0.99	41,926,268	0.81	0.99	96,831,855	0.87	0.99
2	34,547,383	0.98	0.99	36,475,182	1.07	1.00	44,046,921	0.81	0.99	115,069,486	0.93	0.99
3	25,364,093	1.03	1.00	30,936,116	1.19	1.00	28,225,032	0.80	0.98	84,525,240	0.98	0.99
4	14,503,338	1.05	1.00	22,106,969	1.25	1.01	15,677,689	0.78	0.97	52,287,997	1.01	1.00
5	8,200,167	1.03	1.00	14,466,919	1.31	1.02	8,333,062	0.74	0.95	31,000,148	1.03	1.00
6+	10,896,658	0.98	0.89	20,769,313	1.23	0.78	10,876,429	0.71	0.80	42,542,400	0.98	0.81
Total	124,825,848	0.99	0.98	148,345,878	1.13	0.96	149,085,401	0.79	0.97	422,257,127	0.95	0.97

[1] Expected = current assumption reflecting all experience adjustments.

[2] Captures inflation options that are capped based on a set number of years or percentage of the original daily benefit (e.g., 20 years of 5% simple inflation).

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Supplement to the Actuarial Memorandum

April 25, 2022

<u>Product</u>	<u>Number</u>
515 Series	
Tax-Qualified Long-Term Care Policy Form	14515-PA
780 Series	
Tax-Qualified Long-Term Care Policy Form	14785-PA

In 2008, MedAmerica Insurance Company (MedAmerica) acquired the long-term care block of business issued by Combined Insurance Company of America (CICA) from Ace Ltd. and subsequently submitted a certificate of assumption filing. As a result, most of the nationwide policies are now on MedAmerica paper; however, approximately 16% of the in-force policyholders nationwide objected to the assumption filing and remain on CICA paper. In Pennsylvania, all of the in-force policies are on MedAmerica paper. MedAmerica has 100% of the risk on this form(s), including policies on CICA paper, and administers and manages the entire block.

This supplement captures the pooled experience of the policy form(s) listed above as well as similar nationwide policy forms of the 515, 700, and 780 Series. Pennsylvania-specific experience is not considered fully credible but is being provided as required. Section 15 of the enclosed actuarial memorandum (memorandum) provides a description as to the appropriateness of pooling the experience of these policy forms.

A. Purpose of Supplement

This supplement has been prepared for the purpose of demonstrating that the requested rate increase is in compliance with Chapter 18 Section 3803(c) and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania, as well as providing items generally requested by the Department. It may not be appropriate for other purposes.

B. Demonstration of Compliance with Chapter 18 Section 3803

(c): We believe that we comply with this subsection of the regulation by submitting these rates before they are being used.

C. Demonstration of Compliance with Reg. 89.83

(a): This subsection requires no action.

(b): This subsection is not applicable since this filing is not for rates for a new policy form.

(c): *Revision of Current Rates*

(1): For policies issued prior to September 16, 2002, the effective date of rate stability in Pennsylvania, the minimum loss ratio requirement is 60%, as specified in Reg. 89a.117.(b). For policies issued on or after September 16, 2002, the loss ratio requirements are specified in Reg. 89a.118.(c)(2) (i.e., the 58%/85% test). Demonstration of satisfaction of these requirements is discussed in Section 15 of the memorandum.

As of December 31, 2020, 25 of the 100 policies that are in force and subject to the requested rate increase in Pennsylvania were issued on or after September 16, 2002. However, because the company manages this block of business as a whole, this rate increase filing complies with both sets of requirements for all of the policies, regardless of issue date.

(2): Section 3 of the memorandum provides a description of benefits. Copies of the affected policy form(s) may be provided upon request.

(2)(i): The primary reason why these forms are in need of a premium rate increase is due to emerging experience running more adverse than expected in pricing.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Supplement to the Actuarial Memorandum

April 25, 2022

The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business. The rate increase levels were determined to vary by series and inflation option to better align the rate increase with the adverse experience, as described in Section 2 of the memorandum. Table 2.1 in Section 2 of the memorandum provides the average prior, requested, and cumulative increase by series and inflation option based on the nationwide distribution. Table 1 below provides similar information on a Pennsylvania-specific distribution.

Table 1
Pennsylvania-Specific Average^[1] Rate Increase Request

Series	Inflation Option	Prior Increase	Requested Increase	Cumulative Increase
515	Non-Auto	38.0%	0.0%	38%
	Auto	141.4	80.9	337
780	Non-Auto	0.0	0.0	0
	Auto	35.0	48.9	101
Average		74.6	54.2	169

[1] As of December 31, 2020 and excludes policies paid up as of December 31, 2020.

Current rate schedules along with the proposed rate schedules are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those shown due to implementation rounding algorithms.

Exhibit I of the memorandum provides nationwide earned premium and incurred claim actual and projected experience using current assumptions, as described in Section 6 of the memorandum. Attachment 1 to this supplement provides nationwide written premium and paid claim actual and projected experience using current assumptions. Values in Exhibit I and Attachment 1 are shown both before and after the requested rate increase. The interest rate used in Exhibit I and Attachment 1 to accumulate and discount values is the maximum valuation interest rate for contract reserves applicable to the year of issue (which ranges from 4.0% to 4.5% and averages 4.4%).

Attachments 2 and 3 to this supplement provide similar information to Exhibit I and Attachment 1, respectively, except using Pennsylvania-specific experience.

(2)(ii)(A): There have been five rate increases approved and implemented on the 515 Series in Pennsylvania. The first two rate increases were on all policies while the most recent three rate increases were on policies with auto inflation only. There has been one prior rate increase approved and implemented on the 780 Series in Pennsylvania. The prior 780 Series rate increase was phased-in over two years and was on policies with auto inflation only.

The average cumulative prior approved increase is 74.6% across all series and inflation options in Pennsylvania. The most recent rate increase was filed for use by the Department on September 16, 2021. Exhibit IV of the memorandum provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which there is business in force.

(2)(ii)(B): Commission scales varied by duration to produce an average of 13.6% of premium over each series policies' lifetime. Commissions were assumed to be paid on original premium at issue and not on waived premiums.

The company adjusts renewal commission rates so that total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Exhibit I of the memorandum and Attachment 1 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 2 and 3 to this supplement, respectively. Attachment 4 to this supplement provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience.

MEDAMERICA INSURANCE COMPANY
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Supplement to the Actuarial Memorandum

April 25, 2022

(2)(ii)(C)(II): Attachment 4 to this supplement provides a breakdown of historical incurred claims and active life reserve balance, including a description of the calculation basis, for both nationwide and Pennsylvania-specific experience.

Attachment 5 to this supplement provides actual and projected nationwide experience on a durational basis using current assumptions. Included are policy year earned premiums, incurred claims, durational loss ratios, end of year lives, and cumulative loss ratios with interest. Values in Attachment 5 are shown both before and after the requested rate increase. The number of durations shown was chosen to capture the majority of the durations underlying Exhibit I. Similar to Exhibit I and Attachments 1 through 3, the values used to calculate the cumulative loss ratios are accumulated and discounted at the maximum valuation interest rate.

Attachment 6 to this supplement provides similar information to Attachment 5, except using Pennsylvania-specific experience.

Please note that totals in Attachments 5 and 6 may not tie exactly to Exhibit I and Attachment 2, respectively, because the experience periods captured differ slightly between calendar year and duration.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We understand that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

(d): We believe the proposed rate tables provided with this filing comply with this subsection.

D. Demonstration of Compliance with Generally Requested Information

Table 2 below provides the number of policyholders both issued and in-force that are subject to the requested rate increase. Table 2 is split by series, inflation option, and issue date and is provided for both nationwide and Pennsylvania-specific experience.

Table 2
Nationwide and Pennsylvania-Specific Life Counts Issued and In-Force^[1]

Nationwide and Pennsylvania Specific Life Counts Issued and In-Force					
Series	Inflation Option	Nationwide		Pennsylvania	
		Issued	In-Force	Issued	In-Force
Issued Prior to 9/16/2002					
515	Non-Auto	5,152	862	327	49
	Auto	5,066	1,318	262	75
700	Non-Auto	123	21	0	0
	Auto	48	12	0	0
780	Non-Auto	2	0	0	0
	Auto	0	0	0	0
Issued On or After 9/16/2002					
515	Non-Auto	2,016	526	68	17
	Auto	1,571	545	9	4
700	Non-Auto	287	89	0	0
	Auto	342	122	0	0
780	Non-Auto	2,391	886	84	32
	Auto	1,186	466	44	21
All Issue Dates					
All	All	18,184	4,847	794	198

[1] As of December 31, 2020 and excludes policies paid up as of December 31, 2020.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647

Supplement to the Actuarial Memorandum

April 25, 2022

An Excel workbook containing the values shown in Exhibit I, II, and IV of the memorandum and Attachments 1 through 6 to this supplement is enclosed with this filing, as required.

E. Description of Attachments and Enclosures

Attachment 1: Nationwide Actual and Projected Written Premium and Paid Claims
Attachment 2: Pennsylvania-Specific Actual and Projected Experience
Attachment 3: Pennsylvania-Specific Actual and Projected Written Premium and Paid Claims
Attachment 4: Nationwide and Pennsylvania-Specific Claim Breakdown and Reserve Balances
Attachment 5: Nationwide Actual and Projected Experience by Policy Year
Attachment 6: Pennsylvania-Specific Actual and Projected Experience by Policy Year

Enclosures: Exhibits and Attachments in Excel
Current and Proposed Premium Rate Schedules

Attachment 1-a
MedAmerica, CICA, and CLICNY
Written Premium and Paid Claim Experience and Projections by Calendar Year
Nationwide Experience Before Requested Rate Increase
515, 700, and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1997	8,976	0	0%	23	25,254	0	0%
	1998	546,203	0	0%	789	1,470,520	0	0%
	1999	2,172,401	0	0%	2,811	5,596,806	0	0%
	2000	4,113,275	30,470	1%	4,181	10,140,788	75,119	1%
	2001	6,254,052	59,391	1%	6,197	14,754,658	140,116	1%
	2002	8,411,385	62,957	1%	8,017	18,989,734	142,133	1%
	2003	9,370,180	271,339	3%	8,572	20,243,379	586,201	3%
	2004	9,685,450	275,365	3%	8,787	20,023,436	569,283	3%
	2005	10,183,788	721,834	7%	9,507	20,147,068	1,428,037	7%
	2006	11,540,630	1,077,814	9%	10,612	21,666,162	2,040,469	9%
	2007	12,187,378	1,749,755	14%	10,740	21,786,440	3,169,866	15%
	2008	11,905,963	2,126,726	18%	10,228	20,364,989	3,677,653	18%
	2009	11,136,670	2,419,276	22%	9,446	18,252,708	4,008,520	22%
	2010	10,500,263	2,653,705	25%	8,941	16,488,814	4,200,656	25%
	2011	9,937,112	3,403,200	34%	8,518	14,947,992	5,158,042	35%
	2012	9,481,249	4,159,473	44%	8,146	13,661,846	6,038,210	44%
	2013	9,009,229	4,680,155	52%	7,808	12,435,538	6,499,204	52%
	2014	8,516,217	4,718,039	55%	7,523	11,259,657	6,273,722	56%
	2015	8,408,405	6,237,727	74%	7,207	10,649,802	7,929,318	74%
	2016	8,224,471	6,518,618	79%	6,886	9,978,375	7,933,175	80%
	2017	7,877,973	7,134,910	91%	6,577	9,155,257	8,312,746	91%
	2018	7,459,163	8,489,601	114%	6,266	8,303,768	9,467,247	114%
	2019	7,104,059	8,617,939	121%	5,941	7,576,169	9,200,813	121%
	2020	6,891,664	8,176,560	119%	5,665	7,040,944	8,356,818	119%
Projected Future Experience (60 Years)	2021	6,408,856	9,297,307	145%	5,296	6,273,192	9,096,502	145%
	2022	6,059,801	10,269,648	169%	4,992	5,683,303	9,619,369	169%
	2023	5,686,469	11,134,313	196%	4,682	5,110,196	9,986,112	195%
	2024	5,253,168	11,907,091	227%	4,375	4,523,806	10,226,331	226%
	2025	4,806,533	12,652,287	263%	4,071	3,966,862	10,405,975	262%
	2026	4,374,528	13,323,949	305%	3,769	3,460,356	10,495,371	303%
	2027	3,959,808	13,891,054	351%	3,473	3,002,495	10,480,526	349%
	2028	3,564,563	14,425,264	405%	3,186	2,591,071	10,425,193	402%
	2029	3,190,721	14,851,578	465%	2,908	2,223,684	10,282,173	462%
	2030	2,840,140	15,164,314	534%	2,642	1,897,933	10,058,516	530%
	2031	2,513,160	15,379,870	612%	2,387	1,610,502	9,774,951	607%
	2032	2,209,942	15,505,072	702%	2,145	1,358,191	9,443,641	695%
	2033	1,931,510	15,538,419	804%	1,918	1,138,549	9,070,279	797%
	2034	1,678,218	15,479,327	922%	1,706	948,884	8,660,670	913%
	2035	1,450,008	15,310,632	1,056%	1,510	786,463	8,211,205	1,044%
	2036	1,246,198	15,046,563	1,207%	1,330	648,445	7,735,276	1,193%
	2037	1,065,575	14,705,172	1,380%	1,166	531,967	7,246,646	1,362%
	2038	906,598	14,292,618	1,577%	1,018	434,277	6,751,842	1,555%
	2039	767,470	13,825,551	1,801%	884	352,780	6,261,236	1,775%
	2040	646,510	13,311,129	2,059%	765	285,198	5,779,457	2,026%
	2041	542,034	12,747,853	2,352%	659	229,491	5,306,788	2,312%
	2042	452,336	12,140,499	2,684%	565	183,824	4,846,056	2,636%
	2043	375,785	11,500,091	3,060%	483	146,595	4,402,068	3,003%
	2044	310,875	10,836,148	3,486%	411	116,422	3,978,160	3,417%
	2045	256,108	10,154,766	3,965%	348	92,081	3,575,799	3,883%
	2046	210,204	9,459,547	4,500%	294	72,561	3,195,298	4,404%
	2047	171,990	8,758,960	5,093%	248	57,004	2,838,386	4,979%
	2048	140,381	8,065,752	5,746%	208	44,675	2,507,850	5,614%
	2049	114,385	7,389,672	6,460%	175	34,954	2,204,838	6,308%
	2050	93,083	6,739,086	7,240%	146	27,315	1,929,763	7,065%
	2051	75,666	6,118,559	8,086%	122	21,323	1,681,786	7,887%
	2052	61,432	5,533,474	9,007%	102	16,626	1,460,288	8,783%
	2053	49,798	4,988,802	10,018%	85	12,943	1,264,468	9,769%
	2054	40,264	4,488,291	11,147%	71	10,049	1,093,114	10,878%
	2055	32,437	4,028,216	12,419%	59	7,772	943,184	12,136%
	2056	26,028	3,604,234	13,848%	49	5,985	811,664	13,562%
	2057	20,793	3,212,376	15,449%	41	4,587	695,926	15,173%
	2058	16,542	2,846,781	17,209%	34	3,499	593,269	16,954%
	2059	13,099	2,507,000	19,138%	28	2,656	502,497	18,918%
	2060	10,317	2,194,271	21,268%	23	2,004	422,906	21,099%
	2061-2065	25,652	7,210,464	28,108%	66	4,480	1,247,634	27,851%
	2066-2070	6,119	3,037,313	49,635%	22	859	425,223	49,486%
	2071-2075	1,050	999,282	95,133%	6	119	111,686	94,099%
	2076-2080	114	231,497	202,499%	1	10	20,527	195,537%
History		190,926,156	73,584,854	39%	169,388	314,960,107	95,207,349	30%
Future		63,606,268	424,104,093	667%	58,473	47,925,987	226,070,452	472%
Lifetime		254,532,424	497,688,947	196%	227,861	362,886,094	321,277,801	89%

Attachment 1-b
MedAmerica, CICA, and CLICNY
Written Premium and Paid Claim Experience and Projections by Calendar Year
Nationwide Experience After Requested Rate Increase
515, 700, and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1997	8,976	0	0%	23	25,254	0	0%
	1998	546,203	0	0%	789	1,470,520	0	0%
	1999	2,172,401	0	0%	2,811	5,596,806	0	0%
	2000	4,113,275	30,470	1%	4,181	10,140,788	75,119	1%
	2001	6,254,052	59,391	1%	6,197	14,754,658	140,116	1%
	2002	8,411,385	62,957	1%	8,017	18,989,734	142,133	1%
	2003	9,370,180	271,339	3%	8,572	20,243,379	586,201	3%
	2004	9,685,450	275,365	3%	8,787	20,023,436	569,283	3%
	2005	10,183,788	721,834	7%	9,507	20,147,068	1,428,037	7%
	2006	11,540,630	1,077,814	9%	10,612	21,666,162	2,040,469	9%
	2007	12,187,378	1,749,755	14%	10,740	21,786,440	3,169,866	15%
	2008	11,905,963	2,126,726	18%	10,228	20,364,989	3,677,653	18%
	2009	11,136,670	2,419,276	22%	9,446	18,252,708	4,008,520	22%
	2010	10,500,263	2,653,705	25%	8,941	16,488,814	4,200,656	25%
	2011	9,937,112	3,403,200	34%	8,518	14,947,992	5,158,042	35%
	2012	9,481,249	4,159,473	44%	8,146	13,661,846	6,038,210	44%
	2013	9,009,229	4,680,155	52%	7,808	12,435,538	6,499,204	52%
	2014	8,516,217	4,718,039	55%	7,523	11,259,657	6,273,722	56%
	2015	8,408,405	6,237,727	74%	7,207	10,649,802	7,929,318	74%
	2016	8,224,471	6,518,618	79%	6,886	9,978,375	7,933,175	80%
Projected Future Experience (60 Years)	2017	7,877,973	7,134,910	91%	6,577	9,155,257	8,312,746	91%
	2018	7,459,163	8,489,601	114%	6,266	8,303,768	9,467,247	114%
	2019	7,104,059	8,617,939	121%	5,941	7,576,169	9,200,813	121%
	2020	6,891,664	8,176,560	119%	5,665	7,040,944	8,356,818	119%
	2021	6,408,856	9,297,307	145%	5,296	6,273,192	9,096,502	145%
	2022	6,024,720	10,269,501	170%	4,992	5,650,426	9,619,230	170%
	2023	7,860,126	10,932,954	139%	4,460	7,062,078	9,805,574	139%
	2024	7,568,478	11,195,082	148%	4,140	6,515,134	9,615,288	148%
	2025	7,012,440	11,437,454	163%	3,847	5,784,127	9,408,003	163%
	2026	6,391,647	11,662,914	182%	3,559	5,052,349	9,189,145	182%
	2027	5,793,192	11,882,316	205%	3,277	4,388,866	8,968,274	204%
	2028	5,220,947	12,181,472	233%	3,005	3,791,241	8,807,940	232%
	2029	4,678,189	12,473,371	267%	2,742	3,256,508	8,640,895	265%
	2030	4,168,054	12,715,330	305%	2,490	2,781,596	8,440,085	303%
	2031	3,691,363	12,871,288	349%	2,249	2,361,976	8,187,335	347%
	2032	3,248,573	12,933,536	398%	2,020	1,993,183	7,884,884	396%
	2033	2,841,307	12,906,888	454%	1,805	1,671,760	7,542,215	451%
	2034	2,470,252	12,801,781	518%	1,605	1,393,904	7,171,079	514%
	2035	2,135,473	12,606,157	590%	1,420	1,155,724	6,769,699	586%
	2036	1,836,090	12,339,714	672%	1,250	953,143	6,352,938	667%
	2037	1,570,400	12,015,644	765%	1,095	782,014	5,930,620	758%
	2038	1,336,245	11,636,259	871%	955	638,365	5,506,346	863%
	2039	1,131,100	11,213,213	991%	830	518,442	5,087,498	981%
	2040	952,591	10,758,692	1,129%	717	418,950	4,680,404	1,117%
	2041	798,339	10,272,904	1,287%	617	336,928	4,285,454	1,272%
	2042	665,893	9,756,309	1,465%	529	269,704	3,903,074	1,447%
	2043	552,881	9,217,776	1,667%	452	214,922	3,536,846	1,646%
	2044	457,109	8,666,512	1,896%	384	170,556	3,189,783	1,870%
	2045	376,360	8,107,078	2,154%	326	134,795	2,862,599	2,124%
	2046	308,712	7,539,961	2,442%	275	106,138	2,554,436	2,407%
	2047	252,432	6,971,423	2,762%	232	83,316	2,266,313	2,720%
	2048	205,899	6,410,161	3,113%	195	65,242	1,999,832	3,065%
	2049	167,640	5,865,098	3,499%	163	50,999	1,756,279	3,444%
	2050	136,299	5,343,625	3,921%	136	39,811	1,536,079	3,858%
	2051	110,681	4,849,511	4,382%	114	31,042	1,338,468	4,312%
	2052	89,753	4,386,071	4,887%	95	24,171	1,162,546	4,810%
	2053	72,659	3,956,957	5,446%	79	18,789	1,007,536	5,362%
	2054	58,666	3,564,267	6,075%	66	14,565	872,247	5,989%
	2055	47,195	3,205,604	6,792%	55	11,247	754,349	6,707%
	2056	37,816	2,875,684	7,604%	46	8,647	650,990	7,528%
	2057	30,170	2,569,012	8,515%	38	6,617	559,549	8,456%
	2058	23,973	2,282,775	9,522%	31	5,041	478,335	9,489%
	2059	18,965	2,016,295	10,632%	26	3,822	406,361	10,632%
	2060	14,928	1,769,844	11,856%	21	2,882	342,961	11,901%
	2061-2065	37,123	5,847,376	15,752%	62	6,438	1,016,669	15,792%
	2066-2070	8,915	2,469,516	27,702%	21	1,242	347,030	27,935%
	2071-2075	1,546	801,238	51,822%	6	173	89,856	51,822%
	2076-2080	169	180,008	106,363%	1	15	16,021	103,926%
History		190,926,156	73,584,854	39%	169,388	314,960,107	95,207,349	30%
Future		86,814,164	355,055,879	409%	55,724	64,050,081	193,637,567	302%
Lifetime		277,740,320	428,640,732	154%	225,112	379,010,189	288,844,916	76%

Attachment 2-a
MedAmerica
Actual and Projected Experience using Current Assumptions by Calendar Year
Pennsylvania-Specific Experience Before Requested Rate Increase
515 and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1999	48,447	0	0%	126	124,814	0	0%
	2000	254,666	91,218	36%	326	627,850	224,887	36%
	2001	364,003	0	0%	386	858,762	0	0%
	2002	388,780	0	0%	440	877,719	0	0%
	2003	398,558	58,576	15%	451	861,046	126,548	15%
	2004	391,196	0	0%	423	808,748	0	0%
	2005	379,170	0	0%	411	750,129	0	0%
	2006	396,634	183,046	46%	442	747,348	346,534	46%
	2007	452,244	218,956	48%	463	807,670	396,667	49%
	2008	448,838	204,303	46%	447	767,257	354,184	46%
	2009	419,562	191,388	46%	421	687,341	317,506	46%
	2010	395,561	281,743	71%	402	621,096	447,275	72%
	2011	373,398	275,705	74%	380	561,871	418,841	75%
	2012	359,072	105,670	29%	369	517,661	153,617	30%
	2013	341,283	182,971	54%	356	471,461	254,539	54%
	2014	326,490	391,095	120%	343	431,916	520,640	121%
	2015	316,354	44,846	14%	331	400,906	57,129	14%
	2016	325,070	186,513	57%	311	394,688	227,370	58%
	2017	314,964	586,178	186%	297	366,293	683,811	187%
	2018	293,082	111,221	38%	274	326,438	124,159	38%
	2019	264,647	301,215	114%	258	282,299	321,774	114%
	2020	254,461	288,372	113%	243	259,989	294,765	113%
Projected Future Experience (60 Years)	2021	258,184	420,404	163%	225	252,704	411,328	163%
	2022	249,719	421,323	169%	211	234,153	394,645	169%
	2023	238,244	430,143	181%	197	214,015	385,755	180%
	2024	219,138	453,387	207%	183	188,617	389,315	206%
	2025	200,516	472,376	236%	171	165,387	388,410	235%
	2026	182,527	484,668	266%	158	144,284	381,655	265%
	2027	165,265	493,899	299%	145	125,220	372,505	297%
	2028	148,836	503,344	338%	133	108,108	363,620	336%
	2029	133,304	512,401	384%	121	92,836	354,607	382%
	2030	118,775	516,160	435%	109	79,320	342,230	431%
	2031	105,301	517,862	492%	98	67,444	329,049	488%
	2032	92,844	518,716	559%	88	57,038	315,878	554%
	2033	81,414	515,060	633%	78	47,982	300,593	626%
	2034	71,033	509,284	717%	70	40,168	284,850	709%
	2035	61,668	503,927	817%	61	33,466	270,144	807%
	2036	53,299	490,332	920%	54	27,763	251,988	908%
	2037	45,891	475,060	1,035%	47	22,951	234,126	1,020%
	2038	39,358	454,714	1,155%	41	18,904	215,038	1,138%
	2039	33,638	436,612	1,298%	36	15,520	198,217	1,277%
	2040	28,646	421,710	1,472%	31	12,700	183,883	1,448%
	2041	24,297	402,874	1,658%	27	10,351	168,754	1,630%
	2042	20,539	380,269	1,851%	24	8,410	153,122	1,821%
	2043	17,300	361,804	2,091%	20	6,809	140,097	2,058%
	2044	14,506	347,920	2,398%	18	5,487	129,552	2,361%
	2045	12,091	332,481	2,750%	15	4,395	118,963	2,707%
	2046	10,000	315,906	3,159%	13	3,492	108,610	3,110%
	2047	8,208	292,327	3,561%	11	2,753	96,412	3,502%
	2048	6,682	274,530	4,109%	9	2,152	86,869	4,037%
	2049	5,389	252,742	4,690%	8	1,666	76,727	4,606%
	2050	4,311	221,898	5,147%	6	1,279	64,520	5,044%
	2051	3,422	193,688	5,660%	5	975	54,037	5,545%
	2052	2,693	166,945	6,200%	4	736	44,634	6,062%
	2053	2,105	145,654	6,921%	4	553	37,304	6,750%
	2054	1,637	122,661	7,494%	3	413	30,186	7,307%
	2055	1,269	101,833	8,025%	2	308	24,084	7,816%
	2056	983	84,232	8,571%	2	230	19,223	8,364%
	2057	758	71,546	9,433%	1	171	15,786	9,229%
	2058	585	60,905	10,416%	1	127	13,000	10,212%
	2059	451	52,230	11,582%	1	95	10,841	11,426%
	2060	346	46,311	13,387%	1	70	9,352	13,292%
	2061-2065	795	142,760	17,968%	2	149	26,545	17,810%
	2066-2070	156	40,656	25,987%	0	25	6,409	25,882%
	2071-2075	20	7,534	37,099%	0	3	992	36,977%
	2076-2080	1	466	47,518%	0	0	51	47,604%
History		7,506,482	3,703,014	49%	7,900	12,553,303	5,270,246	42%
Future		2,666,144	13,971,556	524%	2,437	1,999,229	7,803,905	390%
Lifetime		10,172,626	17,674,570	174%	10,337	14,552,531	13,074,152	90%

Attachment 2-b
MedAmerica
Actual and Projected Experience using Current Assumptions by Calendar Year
Pennsylvania-Specific Experience After Requested Rate Increase
515 and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1999	48,447	0	0%	126	124,814	0	0%
	2000	254,666	91,218	36%	326	627,850	224,887	36%
	2001	364,003	0	0%	386	858,762	0	0%
	2002	388,780	0	0%	440	877,719	0	0%
	2003	398,558	58,576	15%	451	861,046	126,548	15%
	2004	391,196	0	0%	423	808,748	0	0%
	2005	379,170	0	0%	411	750,129	0	0%
	2006	396,634	183,046	46%	442	747,348	346,534	46%
	2007	452,244	218,956	48%	463	807,670	396,667	49%
	2008	448,838	204,303	46%	447	767,257	354,184	46%
	2009	419,562	191,388	46%	421	687,341	317,506	46%
	2010	395,561	281,743	71%	402	621,096	447,275	72%
	2011	373,398	275,705	74%	380	561,871	418,841	75%
	2012	359,072	105,670	29%	369	517,661	153,617	30%
	2013	341,283	182,971	54%	356	471,461	254,539	54%
	2014	326,490	391,095	120%	343	431,916	520,640	121%
	2015	316,354	44,846	14%	331	400,906	57,129	14%
	2016	325,070	186,513	57%	311	394,688	227,370	58%
	2017	314,964	586,178	186%	297	366,293	683,811	187%
	2018	293,082	111,221	38%	274	326,438	124,159	38%
	2019	264,647	301,215	114%	258	282,299	321,774	114%
	2020	254,461	288,372	113%	243	259,989	294,765	113%
Projected Future Experience (60 Years)	2021	258,184	420,404	163%	225	252,704	411,328	163%
	2022	249,719	421,323	169%	211	234,153	394,645	169%
	2023	291,524	392,103	135%	190	261,864	351,672	134%
	2024	286,441	408,484	143%	176	246,477	350,811	142%
	2025	262,499	425,185	162%	163	216,430	349,680	162%
	2026	239,326	435,627	182%	151	189,093	343,134	181%
	2027	217,053	443,447	204%	139	164,363	334,575	204%
	2028	195,836	450,845	230%	127	142,147	325,841	229%
	2029	175,753	457,931	261%	115	122,297	317,088	259%
	2030	156,944	460,270	293%	104	104,711	305,378	292%
	2031	139,482	460,393	330%	94	89,239	292,773	328%
	2032	123,302	460,064	373%	84	75,658	280,432	371%
	2033	108,411	455,528	420%	75	63,807	266,148	417%
	2034	94,841	448,713	473%	66	53,552	251,296	469%
	2035	82,552	442,540	536%	58	44,727	237,585	531%
	2036	71,523	429,215	600%	51	37,193	220,949	594%
	2037	61,724	415,268	673%	45	30,814	205,042	665%
	2038	53,046	396,998	748%	39	25,431	188,145	740%
	2039	45,424	380,341	837%	34	20,917	173,096	828%
	2040	38,750	367,052	947%	30	17,145	160,494	936%
	2041	32,915	350,640	1,065%	26	13,995	147,323	1,053%
	2042	27,863	331,388	1,189%	22	11,386	133,881	1,176%
	2043	23,496	315,464	1,343%	19	9,229	122,591	1,328%
	2044	19,722	303,246	1,538%	17	7,445	113,352	1,523%
	2045	16,451	289,297	1,758%	14	5,968	103,934	1,742%
	2046	13,614	274,717	2,018%	12	4,744	94,851	1,999%
	2047	11,180	253,570	2,268%	10	3,742	83,996	2,245%
	2048	9,103	237,536	2,609%	9	2,925	75,504	2,581%
	2049	7,343	218,196	2,972%	7	2,265	66,551	2,938%
	2050	5,875	190,745	3,247%	6	1,739	55,730	3,204%
	2051	4,664	166,258	3,565%	5	1,325	46,616	3,518%
	2052	3,670	142,962	3,895%	4	1,001	38,419	3,838%
	2053	2,868	124,409	4,337%	3	751	32,033	4,264%
	2054	2,230	104,837	4,701%	3	561	25,944	4,621%
	2055	1,728	87,126	5,041%	2	419	20,727	4,951%
	2056	1,338	72,417	5,413%	2	312	16,628	5,328%
	2057	1,032	61,940	6,004%	1	232	13,754	5,927%
	2058	794	53,122	6,689%	1	173	11,414	6,616%
	2059	611	46,092	7,539%	1	128	9,627	7,501%
	2060	468	41,302	8,828%	1	95	8,388	8,833%
	2061-2065	1,065	128,657	12,083%	2	199	24,011	12,036%
	2066-2070	204	36,505	17,860%	0	32	5,761	17,815%
	2071-2075	26	6,637	25,776%	0	3	874	25,695%
	2076-2080	1	394	32,846%	0	0	44	32,912%
History		7,506,482	3,703,014	49%	7,900	12,553,303	5,270,246	42%
Future		3,340,595	12,409,185	371%	2,347	2,461,391	7,012,065	285%
Lifetime		10,847,077	16,112,200	149%	10,247	15,014,693	12,282,311	82%

Attachment 3-a
MedAmerica
Written Premium and Paid Claim Experience and Projections by Calendar Year
Pennsylvania-Specific Experience Before Requested Rate Increase
515 and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1999	76,792	0	0%	126	197,841	0	0%
	2000	291,307	0	0%	326	718,182	0	0%
	2001	370,885	644	0%	386	874,998	1,519	0%
	2002	388,969	0	0%	440	878,145	0	0%
	2003	396,064	24,761	6%	451	855,658	53,493	6%
	2004	386,122	43,906	11%	423	798,259	90,770	11%
	2005	374,822	13,879	4%	411	741,529	27,458	4%
	2006	398,224	21,142	5%	442	749,633	40,025	5%
	2007	451,830	106,549	24%	463	806,787	193,028	24%
	2008	445,584	153,270	34%	447	761,792	265,711	35%
	2009	416,357	110,176	26%	421	682,140	182,779	27%
	2010	393,024	235,117	60%	402	617,099	373,254	60%
	2011	370,888	287,307	77%	380	558,120	436,466	78%
	2012	357,607	284,773	80%	369	515,558	413,988	80%
	2013	339,475	241,872	71%	356	468,946	336,479	72%
	2014	321,767	288,575	90%	343	425,655	384,162	90%
	2015	317,775	253,908	80%	331	402,718	323,457	80%
	2016	321,313	166,668	52%	311	390,110	203,177	52%
	2017	313,170	283,338	90%	297	364,200	330,530	91%
	2018	289,274	345,793	120%	274	322,187	386,018	120%
	2019	259,873	242,649	93%	258	277,198	259,211	94%
	2020	253,186	303,157	120%	243	258,685	309,903	120%
Projected Future Experience (60 Years)	2021	258,247	209,146	81%	225	252,766	204,608	81%
	2022	248,162	251,112	101%	211	232,708	235,195	101%
	2023	236,682	309,506	131%	197	212,655	277,540	131%
	2024	217,623	358,427	165%	183	187,369	307,735	164%
	2025	199,062	404,232	203%	171	164,253	332,309	202%
	2026	181,144	447,767	247%	158	143,265	352,464	246%
	2027	163,962	481,884	294%	145	124,311	363,235	292%
	2028	147,612	506,390	343%	133	107,301	365,552	341%
	2029	132,169	523,443	396%	121	92,129	361,906	393%
	2030	117,732	534,631	454%	109	78,706	354,075	450%
	2031	104,345	541,289	519%	98	66,912	343,434	513%
	2032	91,974	544,526	592%	88	56,581	331,026	585%
	2033	80,632	545,021	676%	78	47,595	317,483	667%
	2034	70,332	543,207	772%	70	39,841	303,223	761%
	2035	61,043	539,050	883%	61	33,191	288,363	869%
	2036	52,747	532,748	1,010%	54	27,535	273,135	992%
	2037	45,407	523,989	1,154%	47	22,763	257,490	1,131%
	2038	38,939	513,112	1,318%	41	18,750	241,711	1,289%
	2039	33,276	500,890	1,505%	36	15,396	226,264	1,470%
	2040	28,334	487,503	1,721%	31	12,599	211,256	1,677%
	2041	24,034	472,804	1,967%	27	10,272	196,651	1,914%
	2042	20,320	456,290	2,246%	24	8,348	182,245	2,183%
	2043	17,117	438,993	2,565%	20	6,761	168,457	2,492%
	2044	14,355	421,914	2,939%	18	5,450	155,608	2,855%
	2045	11,966	404,921	3,384%	15	4,366	143,562	3,288%
	2046	9,898	388,564	3,926%	13	3,470	132,440	3,816%
	2047	8,127	371,235	4,568%	11	2,737	121,592	4,442%
	2048	6,616	353,055	5,336%	9	2,140	111,052	5,190%
	2049	5,336	333,911	6,258%	8	1,657	100,804	6,084%
	2050	4,268	313,380	7,343%	6	1,272	90,726	7,131%
	2051	3,386	290,714	8,585%	5	969	80,639	8,321%
	2052	2,664	266,346	10,000%	4	732	70,734	9,664%
	2053	2,080	240,575	11,564%	4	549	61,128	11,130%
	2054	1,617	214,998	13,298%	3	410	52,256	12,734%
	2055	1,253	190,012	15,166%	2	306	44,191	14,443%
	2056	970	166,272	17,147%	2	228	37,022	16,231%
	2057	748	144,747	19,347%	1	170	30,900	18,206%
	2058	577	125,215	21,704%	1	126	25,673	20,319%
	2059	445	107,962	24,252%	1	94	21,305	22,618%
	2060	342	92,976	27,206%	1	70	17,707	25,338%
	2061-2065	787	297,213	37,766%	2	148	52,139	35,165%
	2066-2070	156	101,031	64,840%	0	25	15,340	62,102%
	2071-2075	20	20,410	100,495%	0	3	2,644	98,519%
	2076-2080	1	2,528	257,912%	0	0	275	254,704%
History		7,534,309	3,407,483	45%	7,900	12,665,441	4,611,427	36%
Future		2,646,507	15,513,937	586%	2,437	1,986,929	7,863,094	396%
Lifetime		10,180,816	18,921,420	186%	10,337	14,652,369	12,474,521	85%

Attachment 3-b
MedAmerica
Written Premium and Paid Claim Experience and Projections by Calendar Year
Pennsylvania-Specific Experience After Requested Rate Increase
515 and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1999	76,792	0	0%	126	197,841	0	0%
	2000	291,307	0	0%	326	718,182	0	0%
	2001	370,885	644	0%	386	874,998	1,519	0%
	2002	388,969	0	0%	440	878,145	0	0%
	2003	396,064	24,761	6%	451	855,658	53,493	6%
	2004	386,122	43,906	11%	423	798,259	90,770	11%
	2005	374,822	13,879	4%	411	741,529	27,458	4%
	2006	398,224	21,142	5%	442	749,633	40,025	5%
	2007	451,830	106,549	24%	463	806,787	193,028	24%
	2008	445,584	153,270	34%	447	761,792	265,711	35%
	2009	416,357	110,176	26%	421	682,140	182,779	27%
	2010	393,024	235,117	60%	402	617,099	373,254	60%
	2011	370,888	287,307	77%	380	558,120	436,466	78%
	2012	357,607	284,773	80%	369	515,558	413,988	80%
	2013	339,475	241,872	71%	356	468,946	336,479	72%
	2014	321,767	288,575	90%	343	425,655	384,162	90%
	2015	317,775	253,908	80%	331	402,718	323,457	80%
	2016	321,313	166,668	52%	311	390,110	203,177	52%
	2017	313,170	283,338	90%	297	364,200	330,530	91%
	2018	289,274	345,793	120%	274	322,187	386,018	120%
	2019	259,873	242,649	93%	258	277,198	259,211	94%
	2020	253,186	303,157	120%	243	258,685	309,903	120%
Projected Future Experience (60 Years)	2021	258,247	209,146	81%	225	252,766	204,608	81%
	2022	248,162	251,112	101%	211	232,708	235,195	101%
	2023	309,372	282,135	91%	190	277,966	252,996	91%
	2024	284,459	322,929	114%	176	244,914	277,257	113%
	2025	260,595	363,848	140%	163	215,026	299,111	139%
	2026	237,514	402,460	169%	151	187,847	316,800	169%
	2027	215,342	432,660	201%	139	163,265	326,131	200%
	2028	194,225	453,573	234%	127	141,184	327,424	232%
	2029	174,256	467,799	268%	115	121,465	323,434	266%
	2030	155,566	476,741	306%	104	103,999	315,735	304%
	2031	138,217	481,221	348%	94	88,632	305,322	344%
	2032	122,147	482,956	395%	84	75,144	293,596	391%
	2033	107,370	482,027	449%	75	63,378	280,788	443%
	2034	93,905	478,600	510%	66	53,194	267,159	502%
	2035	81,715	473,385	579%	58	44,431	253,236	570%
	2036	70,783	466,345	659%	51	36,950	239,090	647%
	2037	61,072	458,038	750%	45	30,616	225,082	735%
	2038	52,481	447,984	854%	39	25,271	211,032	835%
	2039	44,934	436,334	971%	34	20,790	197,103	948%
	2040	38,328	424,318	1,107%	30	17,042	183,875	1,079%
	2041	32,559	411,503	1,264%	26	13,916	171,154	1,230%
	2042	27,565	397,637	1,443%	22	11,325	158,819	1,402%
	2043	23,249	382,767	1,646%	19	9,182	146,881	1,600%
	2044	19,516	367,738	1,884%	17	7,409	135,627	1,830%
	2045	16,282	352,328	2,164%	14	5,941	124,916	2,103%
	2046	13,476	337,902	2,507%	12	4,725	115,172	2,438%
	2047	11,069	322,015	2,909%	10	3,728	105,471	2,829%
	2048	9,014	305,478	3,389%	9	2,915	96,087	3,296%
	2049	7,271	288,270	3,965%	7	2,258	87,025	3,855%
	2050	5,816	269,383	4,631%	6	1,734	77,988	4,498%
	2051	4,615	249,542	5,407%	5	1,321	69,219	5,241%
	2052	3,630	228,083	6,283%	4	998	60,572	6,072%
	2053	2,835	205,485	7,248%	3	748	52,212	6,976%
	2054	2,203	183,757	8,341%	3	559	44,663	7,988%
	2055	1,707	162,569	9,526%	2	417	37,809	9,072%
	2056	1,320	142,949	10,828%	2	311	31,829	10,250%
	2057	1,018	125,312	12,315%	1	231	26,751	11,588%
	2058	784	109,214	13,938%	1	172	22,392	13,049%
	2059	604	95,273	15,787%	1	128	18,801	14,723%
	2060	462	82,921	17,941%	1	95	15,792	16,710%
	2061-2065	1,055	267,863	25,397%	2	199	46,983	23,638%
	2066-2070	204	90,711	44,562%	0	32	13,776	42,672%
	2071-2075	26	17,965	69,775%	0	3	2,329	68,403%
	2076-2080	1	2,088	174,023%	0	0	228	172,271%
History		7,534,309	3,407,483	45%	7,900	12,665,441	4,611,427	36%
Future		3,334,967	13,692,364	411%	2,347	2,464,933	6,997,469	284%
Lifetime		10,869,275	17,099,847	157%	10,247	15,130,374	11,608,896	77%

Attachment 4
Breakdown of Historical Incurred Claims and Reserve Balances at December 31, 2020

Nationwide Experience
MedAmerica, CICA, and CLICNY
515, 700, and 780 Series

Incurred Year	Discounted to the Year of Incurral					Year-End Active Life Reserve ^[3]
	Incurred Claims ^[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve ^[2]	
1997	0	0	0		0	
1998	0	0	0		0	
1999	43,198	43,198	0		0	
2000	190,025	190,025	0		0	
2001	263,180	263,180	0		0	
2002	587,804	587,804	0		0	
2003	266,048	266,048	0		0	
2004	1,042,726	1,042,726	0		0	
2005	3,049,922	2,802,232	247,690		247,690	
2006	2,693,334	2,693,334	0		0	
2007	1,713,599	1,713,599	0		0	
2008	2,416,335	2,416,335	0		0	
2009	4,355,190	4,156,740	198,449		198,449	
2010	3,171,158	3,171,158	0		0	
2011	5,591,709	5,591,709	0		0	
2012	3,925,799	3,853,270	72,528		72,528	
2013	5,764,447	5,362,900	401,547		401,547	
2014	5,646,735	5,487,732	159,003		159,003	
2015	5,514,151	5,428,504	85,648		85,648	
2016	8,078,137	7,083,021	995,116		995,116	
2017	8,721,836	7,165,812	1,556,024		1,556,024	
2018	8,977,721	4,798,508	4,179,213		4,179,213	
2019	8,009,855	2,558,883	5,450,972		5,450,972	
2020	11,268,793	598,903	8,284,456	2,385,434	10,669,890	119,307,019

Pennsylvania-Specific Experience
MedAmerica
515 and 780 Series

Incurred Year	Discounted to the Year of Incurral					Year-End Active Life Reserve ^[3]
	Incurred Claims ^[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve ^[2]	
1999	0	0	0		0	
2000	91,218	91,218	0		0	
2001	0	0	0		0	
2002	0	0	0		0	
2003	58,576	58,576	0		0	
2004	0	0	0		0	
2005	0	0	0		0	
2006	183,046	183,046	0		0	
2007	218,956	218,956	0		0	
2008	204,303	204,303	0		0	
2009	191,388	191,388	0		0	
2010	281,743	281,743	0		0	
2011	275,705	275,705	0		0	
2012	105,670	105,670	0		0	
2013	182,971	182,971	0		0	
2014	391,095	391,095	0		0	
2015	44,846	44,846	0		0	
2016	186,513	186,513	0		0	
2017	586,178	509,506	76,672		76,672	
2018	111,221	111,221	0		0	
2019	301,215	74,362	226,853		226,853	
2020	288,372	13,295	184,441	90,636	275,076	4,778,503

[1] Incurred claims are the sum of paid claims, disabled life reserve, and incurred but not reported (IBNR) reserve.

[2] Claim reserve is the sum of disabled life reserve and IBNR reserve.

[3] Active life reserve is defined as interpolated terminal reserves plus unearned premium reserves.

Attachment 5-a
MedAmerica, CICA, and CLICNY
Nationwide Experience and Projections by Policy Year - Before Requested Rate Increase
515, 700, and 780 Series

Policy Year	Actual and Projected Experience using Current Assumptions				
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Max. Val. Interest
1	18,134,775	387,944	2%	14,326	2%
2	15,264,701	778,702	5%	12,707	3%
3	13,862,186	1,593,669	11%	11,709	6%
4	12,971,282	1,913,373	15%	10,971	8%
5	12,283,882	1,260,332	10%	10,368	8%
6	11,705,508	3,291,852	28%	9,901	10%
7	11,186,883	2,873,383	26%	9,439	12%
8	10,631,175	4,023,358	38%	9,024	14%
9	10,149,733	3,268,344	32%	8,653	15%
10	9,743,055	5,033,624	52%	8,301	18%
11	9,327,712	3,452,351	37%	7,993	19%
12	8,941,144	6,999,355	78%	7,659	22%
13	8,539,579	6,512,044	76%	7,375	24%
14	8,205,125	5,264,963	64%	7,067	25%
15	7,939,619	6,680,739	84%	6,784	27%
16	7,687,296	8,881,553	116%	6,486	30%
17	7,377,308	11,228,428	152%	6,152	33%
18	6,991,143	10,882,879	156%	5,809	36%
19	6,636,841	11,288,753	170%	5,483	39%
20	6,204,117	11,452,518	185%	5,127	41%
21	5,777,096	11,598,803	201%	4,792	44%
22	5,345,952	13,694,725	256%	4,462	47%
23	4,916,921	13,630,692	277%	4,137	50%
24	4,480,240	14,391,461	321%	3,820	53%
25	4,037,133	14,877,125	369%	3,506	56%
26	3,606,474	15,201,948	422%	3,198	58%
27	3,197,601	15,294,682	478%	2,901	61%
28	2,815,829	15,302,722	543%	2,616	64%
29	2,463,834	15,173,332	616%	2,345	66%
30	2,143,144	14,896,771	695%	2,092	69%
31	1,854,264	14,535,405	784%	1,856	71%
32	1,596,006	14,107,813	884%	1,639	73%
33	1,366,484	13,684,408	1,001%	1,440	75%
34	1,163,915	13,202,076	1,134%	1,260	77%
35	986,403	12,674,495	1,285%	1,097	78%
36	831,851	12,105,043	1,455%	951	80%
37	698,018	11,481,374	1,645%	821	81%
38	582,729	10,831,152	1,859%	706	83%
39	483,978	10,142,572	2,096%	604	84%
40	399,954	9,439,869	2,360%	515	85%
41	328,990	8,736,555	2,656%	437	86%
42	269,492	8,000,914	2,969%	369	87%
43	219,979	7,298,672	3,318%	312	87%
44	179,038	6,636,706	3,707%	262	88%
45	145,344	5,999,143	4,128%	220	88%
46	117,723	5,415,167	4,600%	184	89%
47	95,119	4,843,844	5,092%	154	89%
48	76,651	4,327,042	5,645%	128	90%
49	61,588	3,853,904	6,258%	107	90%
50	49,338	3,384,985	6,861%	89	90%
51-55	131,770	10,890,736	8,265%	260	91%
56-60	41,287	4,656,074	11,277%	97	91%
61-65	11,612	1,804,509	15,540%	33	91%
66-70	2,542	556,129	21,874%	9	91%
Total	254,261,365	449,739,011	177%	218,751	91%

Attachment 5-b
MedAmerica, CICA, and CLICNY
Nationwide Experience and Projections by Policy Year - After Requested Rate Increase
515, 700, and 780 Series

Policy Year	Actual and Projected Experience using Current Assumptions				
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Max. Val. Interest
1	18,134,775	387,944	2%	14,326	2%
2	15,264,701	778,702	5%	12,707	3%
3	13,862,186	1,593,669	11%	11,709	6%
4	12,971,282	1,913,373	15%	10,971	8%
5	12,283,882	1,260,332	10%	10,368	8%
6	11,705,508	3,291,852	28%	9,901	10%
7	11,186,883	2,873,383	26%	9,439	12%
8	10,631,175	4,023,358	38%	9,024	14%
9	10,149,733	3,268,344	32%	8,653	15%
10	9,743,055	5,033,624	52%	8,301	18%
11	9,327,712	3,452,351	37%	7,993	19%
12	8,941,144	6,999,355	78%	7,659	22%
13	8,539,579	6,512,044	76%	7,375	24%
14	8,205,042	5,264,958	64%	7,067	25%
15	7,944,839	6,679,724	84%	6,783	27%
16	7,759,247	8,866,312	114%	6,478	30%
17	7,655,493	11,159,001	146%	6,124	33%
18	7,465,735	10,743,356	144%	5,763	36%
19	7,220,888	11,080,492	153%	5,423	38%
20	6,923,325	11,121,093	161%	5,053	41%
21	6,756,090	11,012,084	163%	4,687	43%
22	6,760,648	12,628,853	187%	4,312	46%
23	6,631,927	12,096,373	182%	3,958	48%
24	6,342,015	12,379,753	195%	3,623	50%
25	5,914,425	12,519,834	212%	3,307	52%
26	5,366,692	12,663,387	236%	3,010	54%
27	4,782,210	12,654,798	265%	2,727	56%
28	4,224,405	12,592,735	298%	2,457	58%
29	3,706,335	12,424,145	335%	2,201	60%
30	3,232,367	12,137,514	375%	1,962	62%
31	2,803,689	11,785,484	420%	1,739	63%
32	2,418,994	11,384,493	471%	1,534	65%
33	2,075,907	10,995,528	530%	1,347	66%
34	1,772,092	10,567,369	596%	1,177	68%
35	1,505,009	10,106,507	672%	1,024	69%
36	1,271,739	9,614,688	756%	887	70%
37	1,069,138	9,084,294	850%	765	71%
38	894,107	8,539,804	955%	657	72%
39	743,784	7,971,695	1,072%	562	73%
40	615,557	7,399,790	1,202%	478	74%
41	506,987	6,829,480	1,347%	406	74%
42	415,731	6,238,119	1,501%	343	75%
43	339,601	5,676,310	1,671%	289	75%
44	276,503	5,149,582	1,862%	243	76%
45	224,460	4,649,068	2,071%	204	76%
46	181,727	4,194,871	2,308%	170	76%
47	146,713	3,751,266	2,557%	142	77%
48	118,088	3,350,532	2,837%	119	77%
49	94,742	2,984,100	3,150%	99	77%
50	75,767	2,621,470	3,460%	82	77%
51-55	201,365	8,437,644	4,190%	241	78%
56-60	62,586	3,638,868	5,814%	90	78%
61-65	17,584	1,424,189	8,099%	31	78%
66-70	3,871	436,605	11,278%	8	78%
Total	277,469,042	386,244,501	139%	216,002	78%

Attachment 6-a
MedAmerica
Pennsylvania-Specific Experience and Projections by Policy Year - Before Requested Rate Increase
515 and 780 Series

Policy Year	Actual and Projected Experience using Current Assumptions				
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Max. Val. Interest
1	689,905	91,218	13%	630	13%
2	585,866	0	0%	570	7%
3	527,771	0	0%	526	5%
4	498,254	58,576	12%	492	7%
5	468,067	0	0%	466	6%
6	443,542	301,405	68%	445	13%
7	420,962	4,369	1%	425	12%
8	403,019	310,557	77%	412	17%
9	385,462	39,299	10%	395	17%
10	370,382	461,396	125%	383	24%
11	355,607	68,080	19%	370	23%
12	338,064	78,549	23%	347	23%
13	324,640	299,930	92%	340	26%
14	310,222	322,969	104%	331	29%
15	307,058	270,580	88%	315	31%
16	313,482	93,146	30%	302	31%
17	310,547	297,310	96%	286	33%
18	288,884	367,657	127%	267	35%
19	267,873	507,125	189%	249	39%
20	248,355	362,999	146%	233	41%
21	237,328	414,883	175%	216	43%
22	229,752	432,889	188%	200	46%
23	214,134	492,053	230%	186	48%
24	203,908	498,699	245%	170	51%
25	184,425	518,832	281%	156	53%
26	165,691	535,990	323%	143	56%
27	147,869	544,210	368%	131	58%
28	131,135	549,347	419%	118	60%
29	115,613	551,016	477%	106	63%
30	101,365	549,515	542%	95	65%
31	88,457	546,206	617%	85	67%
32	76,853	539,467	702%	75	69%
33	66,445	536,469	807%	67	71%
34	57,147	531,915	931%	59	73%
35	48,885	523,911	1,072%	51	75%
36	41,581	510,931	1,229%	45	77%
37	35,155	493,274	1,403%	39	78%
38	29,533	475,087	1,609%	34	80%
39	24,640	452,385	1,836%	29	81%
40	20,419	426,575	2,089%	25	82%
41	16,818	393,395	2,339%	22	83%
42	13,774	362,592	2,632%	19	84%
43	11,224	333,204	2,969%	16	85%
44	9,117	300,349	3,294%	14	86%
45	7,389	273,788	3,705%	11	87%
46	5,976	247,133	4,135%	10	87%
47	4,829	222,267	4,602%	8	88%
48	3,901	203,891	5,227%	7	88%
49	3,147	184,647	5,867%	6	88%
50	2,535	168,640	6,654%	5	89%
51-55	6,704	601,126	8,967%	14	90%
56-60	1,711	259,941	15,188%	5	90%
61-65	275	60,893	22,164%	1	90%
66-70	24	7,806	32,663%	0	90%
Total	10,165,721	17,678,493	174%	9,952	90%

Attachment 6-b
MedAmerica
Pennsylvania-Specific Experience and Projections by Policy Year - After Requested Rate Increase
515 and 780 Series

Policy Year	Actual and Projected Experience using Current Assumptions				
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Max. Val. Interest
1	689,905	91,218	13%	630	13%
2	585,866	0	0%	570	7%
3	527,771	0	0%	526	5%
4	498,254	58,576	12%	492	7%
5	468,067	0	0%	466	6%
6	443,542	301,405	68%	445	13%
7	420,962	4,369	1%	425	12%
8	403,019	310,557	77%	412	17%
9	385,462	39,299	10%	395	17%
10	370,382	461,396	125%	383	24%
11	355,607	68,080	19%	370	23%
12	338,064	78,549	23%	347	23%
13	324,640	299,930	92%	340	26%
14	310,222	322,969	104%	331	29%
15	307,058	270,580	88%	315	31%
16	313,482	93,146	30%	302	31%
17	320,304	296,758	93%	285	33%
18	301,670	366,679	122%	266	35%
19	281,105	505,852	180%	248	39%
20	261,077	361,496	138%	231	41%
21	249,451	413,136	166%	215	43%
22	253,423	422,577	167%	197	45%
23	256,476	463,453	181%	180	47%
24	259,787	449,073	173%	163	49%
25	243,895	455,630	187%	149	51%
26	220,688	468,836	212%	137	53%
27	197,587	474,587	240%	124	55%
28	175,812	477,393	272%	112	57%
29	155,539	476,916	307%	101	59%
30	136,857	473,581	346%	90	61%
31	119,860	468,512	391%	81	62%
32	104,507	460,596	441%	71	64%
33	90,667	456,261	503%	63	66%
34	78,232	450,698	576%	55	67%
35	67,120	442,404	659%	49	68%
36	57,244	430,236	752%	42	70%
37	48,508	414,606	855%	37	71%
38	40,830	399,193	978%	32	72%
39	34,122	379,314	1,112%	28	73%
40	28,316	357,035	1,261%	24	74%
41	23,349	328,394	1,406%	20	75%
42	19,143	302,045	1,578%	18	76%
43	15,614	276,879	1,773%	15	77%
44	12,695	248,084	1,954%	13	77%
45	10,299	224,972	2,184%	11	78%
46	8,338	201,808	2,420%	9	78%
47	6,745	180,646	2,678%	8	78%
48	5,454	164,908	3,024%	7	79%
49	4,405	148,662	3,375%	6	79%
50	3,550	135,443	3,816%	5	79%
51-55	9,395	485,462	5,167%	14	80%
56-60	2,385	213,658	8,958%	4	80%
61-65	376	50,376	13,383%	1	81%
66-70	32	6,528	20,643%	0	81%
Total	10,847,159	15,732,761	145%	9,859	81%



MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

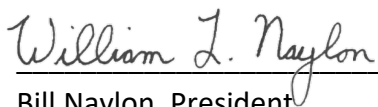
Letter of Authorization

To: Department of Insurance

MedAmerica Insurance Company ("MedAmerica") has entered into service agreements with Milliman, Inc. ("Milliman") that include long-term care rate filing services on our behalf. The agreements provide, in part, that Milliman is responsible for preparing and filing for approval with state insurance departments MedAmerica's long-term care rate increase filings as directed by MedAmerica. Milliman is also authorized to receive, on MedAmerica's behalf, written and oral communication from each state department of insurance for the purpose of completing the rate increase filing process.

Please accept this letter of authorization for the purpose stated above. Should you have any questions regarding the above, please forward your comments to:

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647



Bill Naylon, President

MedAmerica Insurance Company

9/8/2021

Date

MedAmerica Claim Administration and Processing Documentation

As the majority of policies to which this rate increase is applicable are eligible for a contingent benefit upon lapse, the following provides a demonstration that MedAmerica Insurance Company (MedAmerica) has consistently applied appropriate policy administration and claim processing procedures. These procedures are in place to assure that policyholders' long-term care claims are paid according to the provisions of our contracts.

Personal Care Advisors (PCAs) in our Claims Intake area determine whether a claimant qualifies for initial benefit eligibility, and create a plan of care for each eligible claimant. Our Rehabilitation/Case Management team then assigns a PCA to handle all aspects of the insured's contact with the Company, including care planning, ongoing care management, and supervision of claim payment.

While the PCAs are knowledgeable about all of the long term care products administered by the Company, each one specializes in a handful of products to increase claim payment accuracy. For chronically stable patients for whom rehabilitation is unlikely and site of care changes occur infrequently, specialized PCAs are assigned whose primary task is timely adjudication of claims and annual reassessment of benefit eligibility.

All claimants are reassessed at least once per year; claimants in Assisted Living or Home Care status are reassessed more frequently. All claims are reviewed prior to payment. Monthly claims audit procedures are in place. Anti-fraud activities are carried out by the staff of the Special Investigations Unit within our parent company.

MedAmerica management believes that these claims management practices are designed to pay claims correctly and help eliminate the potential for further deterioration of the policy form requiring further premium rate schedule increases.

Time-Sensitive! Action Needed - Review Options and Make Your Decision
RE: Your Long Term Care Insurance
Notice of Premium Increase — Please Read & Retain for Your Records

<<FIRST_NAME>> <<LAST_NAME>>
<<STREET_ADDRESS1>>
<<STREET_ADDRESS2>>
<<CITY>> <<STATE>> <<ZIP>>

<<DATE>>
Billing Account ID: <<POLICY_NUMBER>>

Dear <<SALUTATION LAST_NAME>>:

We are writing to notify you that we have filed a premium increase of <<INC_AMT>> with the Department of Insurance. This premium change is based on the overall experience of all contracts in your class and has nothing to do with your current age, health status, claims history or any other personal factors. This increase applies to all insureds having the same policy form as you, regardless of the effective date of coverage. Please be advised that premiums are subject to future rate increases.

The premium rate increase for your long term care insurance coverage will change on <<NEXT_BILL_DATE>>. Your <<MODAL>> premium payment will change from <<CURRENT_RATE>> to <<FUTURE_RATE>>.

We understand this premium increase may affect your ability to afford your current level of benefits. Please review the options regarding your coverage that are outlined below and make the decision that best meets your needs.

- **Option #1: Continue your coverage at your current level of benefits.** You may keep your current level of benefits by paying the increased premium when it is due on <<NEXT_BILL_DATE>>. If you choose this option, no additional action, other than your premium payment, is required. Please understand that paying the increased premium for coverage through 120 days from the date of the rate increase constitutes your acceptance of the rate increase and voids the offer of the Contingent Non-Forfeiture Benefit outlined in Option #3 below.
- **Option #2: Offset the increased premium by reducing your level of benefits.** You may be able to adjust your benefits to reduce your premium. Please understand that this option is not always available as you may have selected the state-mandated minimum benefits allowable for long term care insurance. Please call Customer Service toll free at 1-800-240-1675 to discuss your options.
- **Option #3: Elect the reduced Contingent Non-Forfeiture Benefit.**

If you elect the Contingent Non-Forfeiture Benefit Option, no further premium is due. This option becomes effective as of your current paid through date. As of the date of this letter, your Contingent Non-Forfeiture Benefit would be <<RESULT_OF_CNF_FORMULA>>.

There are two ways to elect the Contingent Non-Forfeiture Benefit:

- Choose this option today by signing and dating the enclosed Contingent Non-Forfeiture Benefit Election Form and returning it in the enclosed postage-paid envelope; OR
- If you do not pay the increased premium within 120 days of the due date, which is <<NEXT_BILL_DATE>>, you will be entitled to the Contingent Non-Forfeiture Benefit. We will automatically change your coverage to the Contingent Non-Forfeiture Benefit in lieu of your policy lapsing for non-payment of premium.

IMPORTANT: Paying the increased premium for coverage through 120 days from <<NEXT_BILL_DATE>>, constitutes your acceptance of the rate increase and voids the Contingent Non-Forfeiture Benefit offer.

What is the Contingent Non-Forfeiture Benefit?

The Contingent Non-Forfeiture Benefit Option allows you to retain reduced long term care insurance benefits in the event you can no longer afford your premium due to a substantial premium increase. Under this option, the same **Daily Benefit Amount** in effect at the time of the lapse will be payable, but the **Lifetime Benefit Amount** will be equal to the greater of the items a) or b) below:

- a) The total amount of premiums paid and applied to Your Policy; **OR**
- b) Thirty (30) times the **Daily Benefit Amount**

The total of all benefits paid under your policy will not exceed the **Lifetime Benefit Amount** that would have been payable if your policy did not lapse.

Important facts to know about this reduced benefit are:

- No future premium is due.
- The **Lifetime Benefit Amount** is significantly less than the benefit provided if you choose to continue paying your premium.
- All riders and inflation options will be terminated.
- All other terms, conditions, limitations and exclusions in your current coverage apply to the Contingent Non-Forfeiture Benefit.

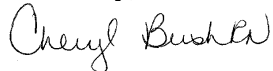
IMPORTANT NOTE: If your policy includes a Spousal Benefit Transfer Rider, both you and your spouse must continue to maintain identical coverage. You must both select the same option regarding this rate increase.

If you have questions on the above options, please call Customer Service toll free at **1-800-240-1675** between the hours of 8:30 a.m. and 5 p.m. EST, Monday through Friday.

If you are currently on claim and your premium is being waived, the increase will be applied when your premium is no longer being waived. Please be assured that your benefits are not affected and that your claims will continue to be paid.

As always, thank you for your business with the company.

Sincerely,



Cheryl Bush, RN
Senior Vice President, Long Term Care Operations

Contingent Non-Forfeiture Benefit Election Form

<<FIRST_NAME>> <<LAST_NAME>>
<<STREET_ADDRESS1>>
<<STREET_ADDRESS2>>
<<CITY>> <<STATE>> <<ZIP>>

<<DATE>>
Billing Account ID: <<POLICY_NUMBER>>

I have decided to stop future premium payments and accept the reduced Contingent Non-Forfeiture Benefit.

I understand the following:

- No future premium is due; and
- I will have a reduced lifetime benefit equal to the sum of all premiums paid and applied to date, **OR** thirty (30) times the Daily Benefit Amount, whichever is greater; and
- The Contingent Non-Forfeiture Benefit is significantly less than the benefit provided if I chose to keep paying my premium; and
- The Contingent Non-Forfeiture Benefit is only available if I satisfy the requirements for Benefit Eligibility as defined in my policy or certificate; and
- The Contingent Non-Forfeiture Benefit will be payable up to my Daily Benefit Amount in effect on the date of this change; and
- All riders and inflation options will be terminated; and
- All other terms, conditions, limitations and exclusions in my current coverage apply to the Contingent Non-Forfeiture Benefit.

Signature:

I request my current long term care insurance coverage be reduced to the Contingent Non-Forfeiture Benefit offered by the company. This option becomes effective as of my current paid through date. This option is not a cash refund. A summary of Contingent Non-Forfeiture Benefits will be sent to me when this request is processed.

Signature

Date

Mailing Instructions: Sign and date this form and return in the enclosed postage-paid envelope.



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Suite 1850
Minneapolis, MN 55437-3830
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August 8, 2022

Michael Hibbert
Pennsylvania Insurance Department (Department)

Via *SERFF*

Re: MedAmerica Insurance Company (MedAmerica)
Company NAIC # 69515
SERFF Tracking # MILL-133176411

515 Series

Tax-Qualified Long-Term Care Policy Form

14515-PA

780 Series

Tax-Qualified Long-Term Care Policy Form

14785-PA

Dear Michael:

Thank you for reviewing this filing. This letter is in response to your letter dated June 3 regarding the above-referenced filing. The remainder of this letter provides the additional information requested in your June 3 letter. Each request is restated in *italics* for reference.

- 1. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit 1-a) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the current Pennsylvania rate level.*
- 2. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit 1-a) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide.*

Attachments 1 and 2 provide information like Exhibit I-a of the April 25 actuarial memorandum, except the premium has been restated to reflect (1) the current Pennsylvania rate level from inception and (2) the original rate level (i.e., assumes no rate increases were ever granted on any policy), respectively. Attachments 1 and 2 are provided in the enclosed Excel workbook, as requested.

We believe the Department's intent of restating premium to the current Pennsylvania rate level from inception and to reflect the original rate level in Attachments 1 and 2, respectively, is to evaluate the "if knew" premium and determine if the proposed rate increase recoups past losses. This approach is one of the most restrictive as it assumes the company could have had all of the knowledge that it has today at the time of issue. If the Department has concerns of recouping past losses, we respectfully request an opportunity to respond to such concerns prior to the Department making a decision regarding this filing.

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This work product was prepared to solely provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

3. Please provide the percent of active policyholders remaining on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?

The following table provides the (a) number of policies that were issued, (b) number of policies remaining in force, and (c) percent of in-force policyholders remaining on the above-listed policy form(s) and similar policy forms issued nationwide on the 515, 700, and 780 Series.

**Nationwide Policy Data
515, 700, and 780 Series
As of December 31, 2020**

Number of Policies Issued (a)	Number of Policies Remaining In Force ^[1] (b)	Percentage of Policies Remaining In Force (c) = (b) / (a)
18,184	4,847	26.7%

[1] Excludes policies paid up as of December 31, 2020.

4. Please provide the cumulative weighted average increase granted on policies in force on this block in PA. We understand that the cumulative increase for the 515 Series is 105% in PA and the cumulative increase for the 780 Series is 18%. We are asking for your estimate of the aggregate increase for the entire block in PA.

The average cumulative rate increase granted on across the above-listed policy form(s) in Pennsylvania is 75%.

5. Please answer the following questions:
- How many policies were issued prior to 9/16/2002?
 - How many policies were issued after to 9/15/2002?

Table 2 of the April 25 supplement to the actuarial memorandum provides the number of policies issued split by issue date, series, and inflation option.

6. Please provide a table in Excel for the 198 Pennsylvania policies in force. Each row should contain the following information:
- Policy number,
 - Policy form,
 - Issue age,
 - Inflation status indicator,
 - Benefit period,
 - Issue date,
 - Requested rate increase.

Attachment 3 provides a seriatim listing showing the policy number (counting value, not the actual policyholder's policy number), policy form, issue date, issue age, inflation option (non-auto or auto), benefit period (non-lifetime or lifetime), and requested rate increase for each insured in force on the above-listed policy form(s) issued in Pennsylvania as of December 31, 2020. Policies assumed to be paid-up as of December 31, 2020 are excluded from Attachment 3. Please note that actual requested rate increases may vary slightly from those provided in Attachment 3 due to implementation rounding algorithms. Attachment 3 is also provided in the enclosed Excel workbook, as requested.

7. The cover letter describes the nonforfeiture options but not the other downgrade choices. Please describe the other options policyholders have to mitigate the rate increase.

In addition to the contingent nonforfeiture option, policyholders may have the option to reduce or eliminate inflation protection, increase the elimination period, reduce the benefit period and/or the daily benefit amount, eliminate any optional riders, or any combination thereof.

Limitations and Qualifications

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We have developed certain models to estimate the values included in this analysis. The intent of the models was to estimate future experience. We have reviewed the models, including their inputs, calculations, and outputs for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice.

In performing this analysis, we relied on data and other information provided by MedAmerica. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose.

We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I am a Principal and Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion contained herein.

❖❖❖

Michael, thank you for working with us to complete this filing in Pennsylvania. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2478 or by e-mail at missy.gordon@milliman.com. Alternatively, you may contact Courtney Williamson, the contact of record for this filing, at (952) 820-2413 or by e-mail at courtney.williamson@milliman.com.

Respectfully,



Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

MAG/ljh

Attachment 1: Nationwide Experience Restated to Current Pennsylvania Rate Level from Inception
Attachment 2: Nationwide Experience Restated to Original Rate Level
Attachment 3: Seriatim Listing of Pennsylvania Policyholders In-Force

Enclosure: Numerical exhibits in Excel

Attachment 1
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect the Current Pennsylvania Rate Level from Inception
515, 700, and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	2,501	0	0%	23	7,037	0	0%
	1998	660,470	0	0%	789	1,778,155	0	0%
	1999	3,088,183	43,198	1%	2,811	7,956,156	111,292	1%
	2000	7,135,293	190,025	3%	4,181	17,591,212	468,485	3%
	2001	10,951,255	263,180	2%	6,197	25,836,373	620,899	2%
	2002	15,481,407	587,804	4%	8,017	34,951,176	1,327,040	4%
	2003	17,417,078	266,048	2%	8,572	37,627,935	574,772	2%
	2004	17,749,309	1,042,726	6%	8,787	36,694,437	2,155,703	6%
	2005	18,008,761	3,049,922	17%	9,507	35,627,582	6,033,804	17%
	2006	19,594,426	2,693,334	14%	10,612	36,895,146	5,098,898	14%
	2007	20,599,431	1,713,599	8%	10,740	36,921,890	3,092,772	8%
	2008	20,142,180	2,416,335	12%	10,228	34,537,002	4,182,924	12%
	2009	18,915,013	4,355,190	23%	9,446	31,072,152	7,171,994	23%
	2010	17,731,088	3,171,158	18%	8,941	27,902,480	5,034,298	18%
	2011	16,800,355	5,591,709	33%	8,518	25,321,128	8,487,955	34%
	2012	16,017,442	3,925,799	25%	8,146	23,120,189	5,696,681	25%
	2013	15,228,441	5,764,447	38%	7,808	21,052,745	7,995,154	38%
	2014	14,371,622	5,646,735	39%	7,523	19,028,018	7,493,452	39%
	2015	13,286,987	5,514,151	42%	7,207	16,846,772	6,998,795	42%
	2016	12,446,438	8,078,137	65%	6,886	15,112,290	9,840,698	65%
Projected Future Experience (60 Years)	2017	11,729,123	8,721,836	74%	6,577	13,638,481	10,158,246	74%
	2018	11,050,017	8,977,721	81%	6,266	12,306,107	10,013,714	81%
	2019	10,205,273	8,009,855	78%	5,941	10,886,003	8,552,916	79%
	2020	9,458,441	11,268,793	119%	5,665	9,664,048	11,517,109	119%
	2021	8,279,770	10,945,523	132%	5,352	8,103,931	10,710,143	132%
	2022	7,687,295	11,554,261	150%	5,048	7,208,186	10,825,178	150%
	2023	7,102,380	12,153,275	171%	4,737	6,380,592	10,903,074	171%
	2024	6,529,508	12,728,018	195%	4,427	5,620,501	10,934,777	195%
	2025	5,971,497	13,271,488	222%	4,119	4,925,517	10,919,294	222%
	2026	5,431,642	13,746,772	253%	3,815	4,293,523	10,832,937	252%
	2027	4,913,149	14,117,769	287%	3,516	3,722,196	10,656,728	286%
	2028	4,419,255	14,393,951	326%	3,226	3,209,149	10,408,865	324%
	2029	3,952,456	14,565,918	369%	2,945	2,751,406	10,092,169	367%
	2030	3,515,128	14,666,704	417%	2,676	2,345,958	9,737,454	415%
	2031	3,108,035	14,748,578	475%	2,418	1,988,836	9,384,108	472%
	2032	2,731,024	14,680,782	538%	2,174	1,675,757	8,953,020	534%
	2033	2,385,235	14,510,583	608%	1,944	1,403,538	8,481,670	604%
	2034	2,071,050	14,238,815	688%	1,730	1,168,760	7,977,820	683%
	2035	1,788,188	13,888,453	777%	1,531	967,881	7,458,843	771%
	2036	1,535,802	13,450,479	876%	1,349	797,356	6,924,055	868%
	2037	1,312,308	12,915,288	984%	1,183	653,578	6,373,793	975%
	2038	1,115,697	12,343,397	1,106%	1,033	533,075	5,839,777	1,095%
	2039	943,771	11,727,048	1,243%	897	432,641	5,319,661	1,230%
	2040	794,362	11,069,286	1,393%	777	349,413	4,815,095	1,378%
	2041	665,362	10,382,410	1,560%	669	280,852	4,330,808	1,542%
	2042	554,699	9,647,790	1,739%	574	224,707	3,860,347	1,718%
	2043	460,330	8,930,693	1,940%	490	178,981	3,427,712	1,915%
	2044	380,392	8,206,684	2,157%	417	141,967	3,021,673	2,128%
	2045	313,030	7,499,945	2,396%	354	112,148	2,649,992	2,363%
	2046	256,620	6,841,540	2,666%	299	88,263	2,320,173	2,629%
	2047	209,700	6,189,259	2,951%	252	69,247	2,015,057	2,910%
	2048	170,934	5,589,887	3,270%	212	54,196	1,747,184	3,224%
	2049	139,087	5,019,947	3,609%	178	42,345	1,506,878	3,559%
	2050	113,022	4,498,323	3,980%	149	33,043	1,297,127	3,926%
	2051	91,746	4,039,983	4,403%	124	25,759	1,119,587	4,346%
	2052	74,391	3,614,196	4,858%	104	20,058	962,817	4,800%
	2053	60,237	3,217,992	5,342%	87	15,598	824,242	5,284%
	2054	48,668	2,846,274	5,848%	72	12,101	701,332	5,796%
	2055	39,189	2,500,754	6,381%	60	9,354	592,773	6,337%
	2056	31,445	2,194,263	6,978%	50	7,203	500,420	6,948%
	2057	25,131	1,908,102	7,593%	41	5,522	418,172	7,573%
	2058	20,006	1,629,389	8,144%	34	4,215	342,485	8,126%
	2059	15,858	1,384,591	8,731%	28	3,202	279,115	8,717%
	2060	12,507	1,173,691	9,384%	23	2,419	226,805	9,375%
	2061-2065	31,255	3,526,766	11,284%	67	5,431	608,070	11,196%
	2066-2070	7,563	1,205,524	15,940%	23	1,056	166,438	15,754%
	2071-2075	1,317	295,476	22,437%	6	148	32,737	22,109%
	2076-2080	145	44,872	30,890%	1	13	4,040	30,403%
History		318,070,534	91,291,701	29%	169,388	532,374,513	122,627,601	23%
Future		79,310,183	368,104,739	464%	59,215	59,869,623	210,504,446	352%
Lifetime		397,380,717	459,396,440	116%	228,603	592,244,136	333,132,048	56%

Attachment 2
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect the Original Rate Level
515, 700, and 780 Series

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	1,404	0	0%	23	3,951	0	0%
	1998	365,019	0	0%	789	982,726	0	0%
	1999	1,714,718	43,198	3%	2,811	4,417,667	111,292	3%
	2000	3,840,098	190,025	5%	4,181	9,467,303	468,485	5%
	2001	5,786,651	263,180	5%	6,197	13,651,957	620,899	5%
	2002	8,213,556	587,804	7%	8,017	18,543,111	1,327,040	7%
	2003	9,337,136	266,048	3%	8,572	20,171,990	574,772	3%
	2004	9,694,462	1,042,726	11%	8,787	20,042,067	2,155,703	11%
	2005	10,104,575	3,049,922	30%	9,507	19,990,357	6,033,804	30%
	2006	11,388,523	2,693,334	24%	10,612	21,416,054	5,098,898	24%
	2007	12,246,110	1,713,599	14%	10,740	21,897,778	3,092,772	14%
	2008	12,054,159	2,416,335	20%	10,228	20,616,919	4,182,924	20%
	2009	11,307,278	4,355,190	39%	9,446	18,531,477	7,171,994	39%
	2010	10,577,155	3,171,158	30%	8,941	16,609,746	5,034,298	30%
	2011	10,016,249	5,591,709	56%	8,518	15,067,593	8,487,955	56%
	2012	9,547,964	3,925,799	41%	8,146	13,758,233	5,696,681	41%
	2013	9,065,895	5,764,447	64%	7,808	12,513,958	7,995,154	64%
	2014	8,518,584	5,646,735	66%	7,523	11,263,178	7,493,452	67%
	2015	7,792,087	5,514,151	71%	7,207	9,867,575	6,998,795	71%
	2016	7,271,166	8,078,137	111%	6,886	8,819,184	9,840,698	112%
	2017	6,846,591	8,721,836	127%	6,577	7,954,342	10,158,246	128%
	2018	6,442,650	8,977,721	139%	6,266	7,170,549	10,013,714	140%
	2019	5,917,849	8,009,855	135%	5,941	6,310,163	8,552,916	136%
	2020	5,465,393	11,268,793	206%	5,665	5,583,444	11,517,109	206%
Projected Future Experience (60 Years)	2021	4,787,247	10,945,523	229%	5,352	4,686,248	10,710,143	229%
	2022	4,442,228	11,554,261	260%	5,048	4,167,193	10,825,178	260%
	2023	4,103,187	12,153,275	296%	4,737	3,688,950	10,903,074	296%
	2024	3,772,256	12,728,018	337%	4,427	3,250,573	10,934,777	336%
	2025	3,450,750	13,271,488	385%	4,119	2,850,309	10,919,294	383%
	2026	3,140,309	13,746,772	438%	3,815	2,486,657	10,832,937	436%
	2027	2,842,507	14,117,769	497%	3,516	2,158,034	10,656,728	494%
	2028	2,558,909	14,393,951	563%	3,226	1,862,835	10,408,865	559%
	2029	2,290,693	14,565,918	636%	2,945	1,599,186	10,092,169	631%
	2030	2,039,092	14,666,704	719%	2,676	1,365,307	9,737,454	713%
	2031	1,804,461	14,748,578	817%	2,418	1,158,904	9,384,108	810%
	2032	1,586,742	14,680,782	925%	2,174	977,582	8,953,020	916%
	2033	1,386,747	14,510,583	1,046%	1,944	819,648	8,481,670	1,035%
	2034	1,204,867	14,238,815	1,182%	1,730	683,259	7,977,820	1,168%
	2035	1,041,061	13,888,453	1,334%	1,531	566,459	7,458,843	1,317%
	2036	894,924	13,450,479	1,503%	1,349	467,257	6,924,055	1,482%
	2037	765,569	12,915,288	1,687%	1,183	383,588	6,373,793	1,662%
	2038	651,809	12,343,397	1,894%	1,033	313,431	5,839,777	1,863%
	2039	552,335	11,727,048	2,123%	897	254,917	5,319,661	2,087%
	2040	465,848	11,069,286	2,376%	777	206,371	4,815,095	2,333%
	2041	391,092	10,382,410	2,655%	669	166,313	4,330,808	2,604%
	2042	326,849	9,647,790	2,952%	574	133,436	3,860,347	2,893%
	2043	271,940	8,930,693	3,284%	490	106,589	3,427,712	3,216%
	2044	225,280	8,206,684	3,643%	417	84,783	3,021,673	3,564%
	2045	185,826	7,499,945	4,036%	354	67,155	2,649,992	3,946%
	2046	152,679	6,841,540	4,481%	299	52,987	2,320,173	4,379%
	2047	125,020	6,189,259	4,951%	252	41,669	2,015,057	4,836%
	2048	102,098	5,589,887	5,475%	212	32,683	1,747,184	5,346%
	2049	83,209	5,019,947	6,033%	178	25,585	1,506,878	5,890%
	2050	67,707	4,498,323	6,644%	149	19,998	1,297,127	6,486%
	2051	55,020	4,039,983	7,343%	124	15,611	1,119,587	7,172%
	2052	44,644	3,614,196	8,096%	104	12,169	962,817	7,912%
	2053	36,154	3,217,992	8,901%	87	9,468	824,242	8,705%
	2054	29,193	2,846,274	9,750%	72	7,344	701,332	9,550%
	2055	23,471	2,500,754	10,655%	60	5,671	592,773	10,453%
	2056	18,786	2,194,263	11,680%	50	4,358	500,420	11,484%
	2057	14,963	1,908,102	12,753%	41	3,331	418,172	12,555%
	2058	11,861	1,629,389	13,737%	34	2,533	342,485	13,522%
	2059	9,356	1,384,591	14,799%	28	1,916	279,115	14,570%
	2060	7,338	1,173,691	15,994%	23	1,440	226,805	15,750%
	2061-2065	18,075	3,526,766	19,512%	67	3,190	608,070	19,061%
	2066-2070	4,263	1,205,524	28,281%	23	605	166,438	27,513%
	2071-2075	730	295,476	40,472%	6	83	32,737	39,254%
	2076-2080	80	44,872	55,853%	1	7	4,040	53,942%
History		183,515,273	91,291,701	50%	169,388	304,651,321	122,627,601	40%
Future		45,987,176	368,104,739	800%	59,215	34,745,631	210,504,446	606%
Lifetime		229,502,450	459,396,440	200%	228,603	339,396,951	333,132,048	98%

Attachment 3
MedAmerica Insurance Company
Seriatim Listing of Pennsylvania Policyholders In Force as of December 31, 2020^[1]

Pennsylvania Policy Number	Product Series	Issue Date	Issue Age	Inflation Option	Benefit Period	Requested Rate Increase
1	515 Series	4/21/1999	59	Non-Auto	Non-Lifetime	0.0%
2	515 Series	5/19/1999	67	Non-Auto	Non-Lifetime	0.0%
3	515 Series	6/24/1999	72	Non-Auto	Non-Lifetime	0.0%
4	515 Series	7/8/1999	72	Non-Auto	Non-Lifetime	0.0%
5	515 Series	9/16/1999	71	Non-Auto	Non-Lifetime	0.0%
6	515 Series	11/1/1999	64	Non-Auto	Non-Lifetime	0.0%
7	515 Series	11/4/1999	66	Non-Auto	Non-Lifetime	0.0%
8	515 Series	11/29/1999	62	Non-Auto	Non-Lifetime	0.0%
9	515 Series	12/14/1999	64	Non-Auto	Non-Lifetime	0.0%
10	515 Series	1/5/2000	60	Non-Auto	Non-Lifetime	0.0%
11	515 Series	1/5/2000	59	Non-Auto	Non-Lifetime	0.0%
12	515 Series	1/13/2000	58	Non-Auto	Non-Lifetime	0.0%
13	515 Series	1/27/2000	61	Non-Auto	Non-Lifetime	0.0%
14	515 Series	2/10/2000	61	Non-Auto	Non-Lifetime	0.0%
15	515 Series	2/10/2000	65	Non-Auto	Non-Lifetime	0.0%
16	515 Series	2/24/2000	57	Non-Auto	Non-Lifetime	0.0%
17	515 Series	2/24/2000	64	Non-Auto	Non-Lifetime	0.0%
18	515 Series	7/5/2000	66	Non-Auto	Non-Lifetime	0.0%
19	515 Series	7/5/2000	65	Non-Auto	Non-Lifetime	0.0%
20	515 Series	7/26/2000	66	Non-Auto	Non-Lifetime	0.0%
21	515 Series	8/2/2000	48	Non-Auto	Non-Lifetime	0.0%
22	515 Series	8/2/2000	67	Non-Auto	Non-Lifetime	0.0%
23	515 Series	8/2/2000	64	Non-Auto	Non-Lifetime	0.0%
24	515 Series	8/23/2000	60	Non-Auto	Non-Lifetime	0.0%
25	515 Series	9/28/2000	74	Non-Auto	Non-Lifetime	0.0%
26	515 Series	3/13/2001	63	Non-Auto	Non-Lifetime	0.0%
27	515 Series	3/13/2001	64	Non-Auto	Non-Lifetime	0.0%
28	515 Series	3/28/2001	51	Non-Auto	Non-Lifetime	0.0%
29	515 Series	3/28/2001	68	Non-Auto	Non-Lifetime	0.0%
30	515 Series	4/5/2001	65	Non-Auto	Non-Lifetime	0.0%
31	515 Series	4/17/2001	65	Non-Auto	Non-Lifetime	0.0%
32	515 Series	6/7/2001	60	Non-Auto	Non-Lifetime	0.0%
33	515 Series	6/18/2001	63	Non-Auto	Non-Lifetime	0.0%
34	515 Series	6/18/2001	64	Non-Auto	Non-Lifetime	0.0%
35	515 Series	10/8/2001	63	Non-Auto	Non-Lifetime	0.0%
36	515 Series	10/24/2001	58	Non-Auto	Non-Lifetime	0.0%
37	515 Series	11/23/2001	58	Non-Auto	Non-Lifetime	0.0%
38	515 Series	12/12/2001	60	Non-Auto	Non-Lifetime	0.0%
39	515 Series	1/9/2002	57	Non-Auto	Non-Lifetime	0.0%
40	515 Series	6/3/2002	62	Non-Auto	Non-Lifetime	0.0%
41	515 Series	8/2/2002	55	Non-Auto	Non-Lifetime	0.0%
42	515 Series	8/2/2002	61	Non-Auto	Non-Lifetime	0.0%
43	515 Series	8/9/2002	61	Non-Auto	Non-Lifetime	0.0%
44	515 Series	8/9/2002	64	Non-Auto	Non-Lifetime	0.0%
45	515 Series	8/9/2002	65	Non-Auto	Non-Lifetime	0.0%
46	515 Series	9/4/2002	64	Non-Auto	Non-Lifetime	0.0%
47	515 Series	9/6/2002	61	Non-Auto	Non-Lifetime	0.0%
48	515 Series	9/6/2002	64	Non-Auto	Non-Lifetime	0.0%
49	515 Series	9/16/2002	67	Non-Auto	Non-Lifetime	0.0%
50	515 Series	9/16/2002	64	Non-Auto	Non-Lifetime	0.0%

Attachment 3
MedAmerica Insurance Company
Seriatim Listing of Pennsylvania Policyholders In Force as of December 31, 2020^[1]

Pennsylvania Policy Number	Product Series	Issue Date	Issue Age	Inflation Option	Benefit Period	Requested Rate Increase
51	515 Series	12/4/2002	65	Non-Auto	Non-Lifetime	0.0%
52	515 Series	12/11/2002	62	Non-Auto	Non-Lifetime	0.0%
53	515 Series	12/20/2002	47	Non-Auto	Non-Lifetime	0.0%
54	515 Series	12/20/2002	42	Non-Auto	Non-Lifetime	0.0%
55	515 Series	12/31/2002	64	Non-Auto	Non-Lifetime	0.0%
56	515 Series	1/15/2003	64	Non-Auto	Non-Lifetime	0.0%
57	515 Series	2/19/2003	65	Non-Auto	Non-Lifetime	0.0%
58	515 Series	2/26/2003	60	Non-Auto	Non-Lifetime	0.0%
59	515 Series	5/16/2003	63	Non-Auto	Non-Lifetime	0.0%
60	515 Series	5/27/2003	64	Non-Auto	Non-Lifetime	0.0%
61	515 Series	6/13/2003	64	Non-Auto	Non-Lifetime	0.0%
62	515 Series	8/28/2003	60	Non-Auto	Non-Lifetime	0.0%
63	515 Series	11/18/2003	61	Non-Auto	Non-Lifetime	0.0%
64	515 Series	12/30/2003	71	Non-Auto	Non-Lifetime	0.0%
65	515 Series	12/30/2003	71	Non-Auto	Non-Lifetime	0.0%
66	515 Series	11/20/2000	62	Non-Auto	Lifetime	0.0%
67	515 Series	2/18/1999	50	Auto	Non-Lifetime	80.9%
68	515 Series	5/27/1999	55	Auto	Non-Lifetime	80.9%
69	515 Series	7/6/1999	57	Auto	Non-Lifetime	80.9%
70	515 Series	7/6/1999	57	Auto	Non-Lifetime	80.9%
71	515 Series	8/6/1999	57	Auto	Non-Lifetime	80.9%
72	515 Series	8/6/1999	51	Auto	Non-Lifetime	80.9%
73	515 Series	11/10/1999	62	Auto	Non-Lifetime	80.9%
74	515 Series	11/12/1999	65	Auto	Non-Lifetime	80.9%
75	515 Series	11/22/1999	58	Auto	Non-Lifetime	80.9%
76	515 Series	1/14/2000	59	Auto	Non-Lifetime	80.9%
77	515 Series	1/28/2000	63	Auto	Non-Lifetime	80.9%
78	515 Series	1/31/2000	69	Auto	Non-Lifetime	80.9%
79	515 Series	2/4/2000	45	Auto	Non-Lifetime	80.9%
80	515 Series	2/4/2000	60	Auto	Non-Lifetime	80.9%
81	515 Series	2/11/2000	59	Auto	Non-Lifetime	80.9%
82	515 Series	2/11/2000	61	Auto	Non-Lifetime	80.9%
83	515 Series	3/1/2000	61	Auto	Non-Lifetime	80.9%
84	515 Series	3/1/2000	59	Auto	Non-Lifetime	80.9%
85	515 Series	3/8/2000	64	Auto	Non-Lifetime	80.9%
86	515 Series	3/30/2000	63	Auto	Non-Lifetime	80.9%
87	515 Series	4/7/2000	64	Auto	Non-Lifetime	80.9%
88	515 Series	4/7/2000	68	Auto	Non-Lifetime	80.9%
89	515 Series	4/18/2000	62	Auto	Non-Lifetime	80.9%
90	515 Series	5/1/2000	57	Auto	Non-Lifetime	80.9%
91	515 Series	5/1/2000	60	Auto	Non-Lifetime	80.9%
92	515 Series	5/8/2000	56	Auto	Non-Lifetime	80.9%
93	515 Series	5/8/2000	52	Auto	Non-Lifetime	80.9%
94	515 Series	5/8/2000	67	Auto	Non-Lifetime	80.9%
95	515 Series	5/19/2000	64	Auto	Non-Lifetime	80.9%
96	515 Series	6/30/2000	60	Auto	Non-Lifetime	80.9%
97	515 Series	7/6/2000	55	Auto	Non-Lifetime	80.9%
98	515 Series	7/6/2000	54	Auto	Non-Lifetime	80.9%
99	515 Series	7/10/2000	55	Auto	Non-Lifetime	80.9%
100	515 Series	7/13/2000	60	Auto	Non-Lifetime	80.9%

Attachment 3
MedAmerica Insurance Company
Seriatim Listing of Pennsylvania Policyholders In Force as of December 31, 2020^[1]

Pennsylvania Policy Number	Product Series	Issue Date	Issue Age	Inflation Option	Benefit Period	Requested Rate Increase
101	515 Series	9/6/2000	55	Auto	Non-Lifetime	80.9%
102	515 Series	10/23/2000	64	Auto	Non-Lifetime	80.9%
103	515 Series	10/23/2000	57	Auto	Non-Lifetime	80.9%
104	515 Series	11/7/2000	55	Auto	Non-Lifetime	80.9%
105	515 Series	11/8/2000	58	Auto	Non-Lifetime	80.9%
106	515 Series	11/10/2000	51	Auto	Non-Lifetime	80.9%
107	515 Series	11/28/2000	53	Auto	Non-Lifetime	80.9%
108	515 Series	3/13/2001	64	Auto	Non-Lifetime	80.9%
109	515 Series	4/2/2001	64	Auto	Non-Lifetime	80.9%
110	515 Series	5/29/2001	64	Auto	Non-Lifetime	80.9%
111	515 Series	6/7/2001	69	Auto	Non-Lifetime	80.9%
112	515 Series	6/7/2001	64	Auto	Non-Lifetime	80.9%
113	515 Series	7/23/2001	52	Auto	Non-Lifetime	80.9%
114	515 Series	7/27/2001	53	Auto	Non-Lifetime	80.9%
115	515 Series	8/22/2001	48	Auto	Non-Lifetime	80.9%
116	515 Series	1/10/2002	56	Auto	Non-Lifetime	80.9%
117	515 Series	1/10/2002	54	Auto	Non-Lifetime	80.9%
118	515 Series	2/5/2002	64	Auto	Non-Lifetime	80.9%
119	515 Series	3/12/2002	56	Auto	Non-Lifetime	80.9%
120	515 Series	5/7/2002	57	Auto	Non-Lifetime	80.9%
121	515 Series	5/7/2002	64	Auto	Non-Lifetime	80.9%
122	515 Series	5/13/2002	64	Auto	Non-Lifetime	80.9%
123	515 Series	8/26/2002	66	Auto	Non-Lifetime	80.9%
124	515 Series	3/25/2003	54	Auto	Non-Lifetime	80.9%
125	515 Series	3/25/2003	55	Auto	Non-Lifetime	80.9%
126	515 Series	4/28/2003	59	Auto	Non-Lifetime	80.9%
127	515 Series	4/28/2003	60	Auto	Non-Lifetime	80.9%
128	515 Series	6/10/1999	67	Auto	Lifetime	80.9%
129	515 Series	8/16/1999	68	Auto	Lifetime	80.9%
130	515 Series	4/18/2000	39	Auto	Lifetime	80.9%
131	515 Series	4/18/2000	39	Auto	Lifetime	80.9%
132	515 Series	6/6/2000	36	Auto	Lifetime	80.9%
133	515 Series	7/11/2000	53	Auto	Lifetime	80.9%
134	515 Series	7/11/2000	51	Auto	Lifetime	80.9%
135	515 Series	7/25/2000	64	Auto	Lifetime	80.9%
136	515 Series	8/25/2000	53	Auto	Lifetime	80.9%
137	515 Series	1/19/2001	53	Auto	Lifetime	80.9%
138	515 Series	1/25/2001	64	Auto	Lifetime	80.9%
139	515 Series	2/1/2001	44	Auto	Lifetime	80.9%
140	515 Series	2/1/2001	37	Auto	Lifetime	80.9%
141	515 Series	7/13/2001	53	Auto	Lifetime	80.9%
142	515 Series	7/13/2001	42	Auto	Lifetime	80.9%
143	515 Series	10/23/2001	54	Auto	Lifetime	80.9%
144	515 Series	11/28/2001	54	Auto	Lifetime	80.9%
145	515 Series	11/28/2001	50	Auto	Lifetime	80.9%
146	780 Series	1/26/2004	64	Non-Auto	Non-Lifetime	0.0%
147	780 Series	1/26/2004	66	Non-Auto	Non-Lifetime	0.0%
148	780 Series	3/17/2005	62	Non-Auto	Non-Lifetime	0.0%
149	780 Series	3/17/2005	67	Non-Auto	Non-Lifetime	0.0%
150	780 Series	4/27/2005	65	Non-Auto	Non-Lifetime	0.0%

Attachment 3
MedAmerica Insurance Company
Seriatim Listing of Pennsylvania Policyholders In Force as of December 31, 2020^[1]

Pennsylvania Policy Number	Product Series	Issue Date	Issue Age	Inflation Option	Benefit Period	Requested Rate Increase
151	780 Series	8/8/2005	67	Non-Auto	Non-Lifetime	0.0%
152	780 Series	8/8/2005	69	Non-Auto	Non-Lifetime	0.0%
153	780 Series	3/3/2006	56	Non-Auto	Non-Lifetime	0.0%
154	780 Series	3/7/2006	57	Non-Auto	Non-Lifetime	0.0%
155	780 Series	3/7/2006	63	Non-Auto	Non-Lifetime	0.0%
156	780 Series	3/22/2006	55	Non-Auto	Non-Lifetime	0.0%
157	780 Series	3/27/2006	54	Non-Auto	Non-Lifetime	0.0%
158	780 Series	3/27/2006	52	Non-Auto	Non-Lifetime	0.0%
159	780 Series	4/28/2006	58	Non-Auto	Non-Lifetime	0.0%
160	780 Series	6/13/2006	63	Non-Auto	Non-Lifetime	0.0%
161	780 Series	7/11/2006	61	Non-Auto	Non-Lifetime	0.0%
162	780 Series	8/4/2006	57	Non-Auto	Non-Lifetime	0.0%
163	780 Series	10/4/2006	66	Non-Auto	Non-Lifetime	0.0%
164	780 Series	11/1/2006	65	Non-Auto	Non-Lifetime	0.0%
165	780 Series	12/1/2006	64	Non-Auto	Non-Lifetime	0.0%
166	780 Series	12/1/2006	67	Non-Auto	Non-Lifetime	0.0%
167	780 Series	12/1/2006	69	Non-Auto	Non-Lifetime	0.0%
168	780 Series	12/1/2006	67	Non-Auto	Non-Lifetime	0.0%
169	780 Series	1/1/2007	65	Non-Auto	Non-Lifetime	0.0%
170	780 Series	1/1/2007	67	Non-Auto	Non-Lifetime	0.0%
171	780 Series	1/2/2007	60	Non-Auto	Non-Lifetime	0.0%
172	780 Series	1/2/2007	60	Non-Auto	Non-Lifetime	0.0%
173	780 Series	1/8/2007	65	Non-Auto	Non-Lifetime	0.0%
174	780 Series	1/8/2007	66	Non-Auto	Non-Lifetime	0.0%
175	780 Series	2/1/2007	68	Non-Auto	Non-Lifetime	0.0%
176	780 Series	2/13/2007	62	Non-Auto	Non-Lifetime	0.0%
177	780 Series	6/19/2007	66	Non-Auto	Non-Lifetime	0.0%
178	780 Series	8/10/2005	63	Auto	Non-Lifetime	48.9%
179	780 Series	8/10/2005	60	Auto	Non-Lifetime	48.9%
180	780 Series	10/1/2005	62	Auto	Non-Lifetime	48.9%
181	780 Series	8/1/2006	66	Auto	Non-Lifetime	48.9%
182	780 Series	8/22/2006	50	Auto	Non-Lifetime	48.9%
183	780 Series	10/1/2006	62	Auto	Non-Lifetime	48.9%
184	780 Series	10/10/2006	36	Auto	Non-Lifetime	48.9%
185	780 Series	10/10/2006	47	Auto	Non-Lifetime	48.9%
186	780 Series	11/1/2006	62	Auto	Non-Lifetime	48.9%
187	780 Series	11/10/2006	64	Auto	Non-Lifetime	48.9%
188	780 Series	11/14/2006	63	Auto	Non-Lifetime	48.9%
189	780 Series	12/1/2006	52	Auto	Non-Lifetime	48.9%
190	780 Series	12/1/2006	47	Auto	Non-Lifetime	48.9%
191	780 Series	2/15/2007	47	Auto	Non-Lifetime	48.9%
192	780 Series	2/15/2007	51	Auto	Non-Lifetime	48.9%
193	780 Series	3/1/2007	51	Auto	Non-Lifetime	48.9%
194	780 Series	3/1/2007	50	Auto	Non-Lifetime	48.9%
195	780 Series	4/1/2007	54	Auto	Non-Lifetime	48.9%
196	780 Series	6/12/2007	56	Auto	Non-Lifetime	48.9%
197	780 Series	8/2/2007	65	Auto	Non-Lifetime	48.9%
198	780 Series	8/7/2007	51	Auto	Non-Lifetime	48.9%

[1] Excludes policies assumed to be paid as of December 31, 2020.



MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

September 26, 2022

Michael Hibbert

Pennsylvania Insurance Department (Department)

Via SERFF

RE: MedAmerica Insurance Company

Company NAIC #69515

SERFF Tracking # MILL-133176411

515 Series

Tax-Qualified Long-Term Care Policy Form

14515- PA

780 Series

Tax-Qualified Long-Term Care Policy Form

14785- PA

Dear Michael Hibbert:

Thank you for reviewing this filing. This letter is in response to your letter dated August 29, 2022 regarding the above-referenced filing. The Department's offer is restated in italics for reference.

The Department cannot approve your requested increase, but we can make the following offer.

- 1. A 48.9% increase on policyholders with a 780 series policy with auto inflation.*
- 2. An 80.9% increase on policyholders with a 515 series policy with auto inflation issued on or after 9/16/2002.*
- 3. A 71.8% increase on policyholders with a 515 series policy with auto inflation issued prior to 9/16/2002.*

Please propose a series of increases staged over no more than four years such that the cumulative aggregate value of the proposed increases is equal to the approvable increase shown above and no increase on any policy in any year is greater than 30%.

Lastly, please provide a seriatim listing with the proposed increases for each of the 198 MedAmerica policies in this block in Excel. Each row within the worksheet must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, the premium before the requested increase, and MedAmerica's suggested premium increase in each year of the proposed implementation period.

MedAmerica appreciates the Department's offer to approve our requested increase of 48.9% for the 780 series policyholders with auto inflation. (No increase was requested for policies without inflation.) We propose to implement an actuarially equivalent increase over two years, with a 30% premium rate increase in Year 1 followed by a 15.7% premium rate increase in

Year 2, for a cumulative 50.4% increase. This series of rate increases produces the same lifetime loss ratio as that produced by a one-time increase of 48.9%.

For the 515 series policies with auto inflation, there are very few policies that were issued on or after 9/16/2002. It would be administratively far easier for the company not to split the rate increase as offered, but to accept the lower of the two offers as applicable for all policies with auto inflation, regardless of issue date. MedAmerica would prefer to implement an actuarially equivalent increase over two years to align with the 780 series implementation. We respectfully request that you allow an annual increase of 33% for each of Year 1 and Year 2, generating a cumulative increase of 76.9%. This series of rate increases produces the same lifetime loss ratio as that produced by a one-time increase of 71.8%. Based on a phone conversation between the Department and Joe Neary of Milliman on September 6, we understand the Department may be amenable to an annual rate increase above 30% to allow for a consistent two-year implementation schedule for both 515 Series and 780 Series policies.

Enclosed are revised rate tables for each of the next two years. Please note that the actual rates implemented may vary slightly from those in the enclosed rate tables due to implementation rounding algorithms. Through a SERFF post-submission update, we revised the Rate/Rule Schedule tab to reflect the rate increases outlined in this letter. We respectfully request that the Department acknowledge the post-submission update prior to issuing the disposition in order for the disposition to capture this change.

As requested, we include a seriatim listing in Excel, showing the policy number (counting value, not the actual policyholder's policy number), form number, issue age, issue date, inflation status indicator, benefit period, current annual premium, and MedAmerica's suggested premium increase in each year of the proposed implementation period.

We reserve the right to request additional rate increases in Pennsylvania during the two-year phase-in period such that the Department has adequate time to review the filing and that any future approved increase can be implemented immediately following the phase-in period, if actuarially justified by continuing experience.

Thank you for working with Missy Gordon of Milliman to complete this filing in Pennsylvania. Please let me know if you have any additional questions. You can reach me directly at (585) 238-4379 or by e-mail at: patrick.kinney@medamericaltc.com.

Respectfully,



J. Patrick Kinney, FSA, MAAA
Director, LTC Pricing
MedAmerica Insurance Company

Enclosure: Rate Tables with proposed increases
Seriatim listing in Excel



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Minneapolis, MN 55437-3830
USA

Tel +1 952 897 5300

milliman.com

October 27, 2022

Michael Hibbert
Pennsylvania Insurance Department (Department)

Via SERFF

Re: MedAmerica Insurance Company (MedAmerica)
Company NAIC # 69515
SERFF Tracking # MILL- 133176411
515 Series
Tax-Qualified Long-Term Care Policy Form 14515-PA
780 Series
Tax-Qualified Long-Term Care Policy Form 14785-PA

Dear Michael:

Thank you for reviewing this filing. This letter is in response to your letter dated October 5 regarding the above-referenced filing. The remainder of this letter provides the additional information requested in your October 5 letter. The request is restated in italics for reference.

The Department is willing approve your proposed alternate increase for the 21 policies with form 14785-PA with auto-inflation (i.e. a requested 30% premium rate increase in Year 1 followed by a 15.7% premium rate increase in Year 2) and for the 79 policies on form 14515-PA with auto-inflation (i.e. a requested 33% premium rate increase in both Year 1 and Year 2) in order to compensate for the delay in implementation. Please provide an Excel spreadsheet, perhaps similar to Exhibit I-b, which demonstrates that the lifetime loss ratio with the proposed alternate increase is equivalent to the lifetime loss ratio with a one-year increase of 48.9% for 780 series policies in the block and a single increase of 71.8% for 515 series policies within the combined block.

The actuarial equivalent phased-in rate increase was determined by cohort (i.e., Series and inflation) using an interest rate consistent with that shown in Section 16 of the April 25 actuarial memorandum. Additionally, the nationwide premium was restated to reflect the rate increases approved in Pennsylvania; therefore, Exhibit I-b of the April 25 actuarial memorandum was not used in determining the actuarially equivalent phase-in.

Attachment 1 provides information similar to Exhibit I-b except reflects nationwide experience restated to the actual Pennsylvania rate level for 515 Series policies with auto inflation after the one-time 71.8% rate increase. Attachment 2 provides information like Attachment 1 except reflects the proposed phased-in rate increase (i.e., 33.0% in Years 1 and 2). As can be seen, the phased-in rate increase (Attachment 2) produces the same lifetime loss ratio as the one-time increase (Attachment 1).

Attachment 3 provides nationwide experience restated to the actual Pennsylvania rate level for 780 Series policies with auto inflation after the one-time 48.9% rate increase. Attachment 4 provides information like Attachment 3 except reflects the proposed phased-in rate increase (i.e., 30.0% in Year 1 followed by 15.7% in Year 2). As can be seen, the phased-in rate increase (Attachment 4) produces the same lifetime loss ratio as the one-time increase (Attachment 3).

Offices in Principal Cities Worldwide

This work product was prepared to solely provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

Attachments 1 through 4 are provided in Excel, as requested.

Limitations and Qualifications

Milliman's work has been prepared solely for the use and benefit of MedAmerica. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third-party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman's work is being delivered to the Department, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Department may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties who receive Milliman's work and may include disclaimer language on its work product so stating. The Department agrees not to remove any such disclaimer language from Milliman's work. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Department agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Department may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Department, or (ii) any applicable regulatory or governmental agency, as required.

We have developed certain models to estimate the values included in this analysis. The intent of the models was to estimate future experience. We have reviewed the models, including their inputs, calculations, and outputs for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice.

In performing this analysis, we relied on data and other information provided by MedAmerica. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose.

We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I am a Principal and Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion contained herein.

❖❖❖

Michael, thank you for working with us to complete this filing in Pennsylvania. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2478 or by e-mail at missy.gordon@milliman.com. Alternatively, you may contact Courtney Williamson, the contact of record for this filing, at (952) 820-2413 or by e-mail at courtney.williamson@milliman.com.

Respectfully,

A handwritten signature in blue ink that reads "Missy Gordon".

Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

MAG/caw

- Attachment 1: Nationwide Experience Restated to Pennsylvania Rate Level After One-Time Increase for 515 Series Auto Inflation Policies
- Attachment 2: Nationwide Experience Restated to Pennsylvania Rate Level After Phased-in Increase for 515 Series Auto Inflation Policies
- Attachment 3: Nationwide Experience Restated to Pennsylvania Rate Level After One-Time Increase for 780 Series Auto Inflation Policies
- Attachment 4: Nationwide Experience Restated to Pennsylvania Rate Level After Phased-in Increase for 780 Series Auto Inflation Policies

Enclosure: Numerical exhibits in Excel

Attachment 1
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect the Pennsylvania Rate Level After One-Time Increase
515 Series Auto Inflation Policies

	Calendar Year	Without Interest			D End of Year Lives	With Actual Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	544	0	0%	10	1,930	0	0%
	1998	151,523	0	0%	282	492,118	0	0%
	1999	698,108	0	0%	1,075	2,089,258	0	0%
	2000	1,775,744	166,207	9%	1,846	4,956,350	463,906	9%
	2001	2,869,290	145,833	5%	2,897	7,523,010	382,360	5%
	2002	4,017,437	173,328	4%	3,664	9,924,811	428,196	4%
	2003	4,429,450	185,832	4%	3,731	10,381,765	435,553	4%
	2004	4,351,998	546,341	13%	3,532	9,702,831	1,218,074	13%
	2005	4,177,420	1,634,402	39%	3,452	8,891,438	3,478,746	39%
	2006	4,208,678	870,809	21%	3,457	8,524,637	1,763,815	21%
	2007	4,206,500	802,285	19%	3,386	8,086,708	1,542,338	19%
	2008	4,062,437	849,641	21%	3,193	7,483,790	1,565,202	21%
	2009	3,830,303	1,578,764	41%	2,986	6,783,338	2,795,938	41%
	2010	3,612,793	1,504,442	42%	2,844	6,065,450	2,525,779	42%
	2011	3,430,286	2,624,056	76%	2,717	5,419,318	4,145,600	76%
	2012	3,277,205	2,078,819	63%	2,607	4,893,582	3,104,131	63%
	2013	3,134,280	2,695,941	86%	2,504	4,432,302	3,812,431	86%
	2014	3,021,949	2,008,520	66%	2,439	4,058,140	2,697,219	66%
	2015	3,207,699	3,030,075	94%	2,349	4,109,971	3,882,385	94%
	2016	3,617,532	4,461,368	123%	2,249	4,431,387	5,465,064	123%
Projected Future Experience (60 Years)	2017	3,650,027	4,861,482	133%	2,156	4,270,016	5,687,248	133%
	2018	3,458,943	4,620,277	134%	2,059	3,869,368	5,168,500	134%
	2019	3,251,890	5,121,610	157%	1,952	3,476,829	5,475,880	157%
	2020	3,367,757	6,915,534	205%	1,863	3,441,377	7,066,709	205%
	2021	3,406,013	5,701,827	167%	1,661	3,335,864	5,584,393	167%
	2022	3,688,706	6,156,193	167%	1,571	3,465,452	5,783,598	167%
	2023	4,613,996	6,108,634	132%	1,410	4,158,024	5,504,958	132%
	2024	5,045,673	5,974,759	118%	1,259	4,361,670	5,164,807	118%
	2025	4,616,850	6,318,511	137%	1,174	3,828,278	5,239,290	137%
	2026	4,198,328	6,620,865	158%	1,089	3,339,320	5,266,188	158%
	2027	3,793,839	6,858,343	181%	1,006	2,894,573	5,232,687	181%
	2028	3,407,181	7,032,152	206%	925	2,493,588	5,146,569	206%
	2029	3,041,428	7,145,159	235%	846	2,135,163	5,016,091	235%
	2030	2,699,100	7,229,075	268%	770	1,817,592	4,868,107	268%
	2031	2,381,297	7,294,602	306%	697	1,538,207	4,711,974	306%
	2032	2,087,982	7,289,134	349%	628	1,293,755	4,516,492	349%
	2033	1,819,605	7,244,661	398%	562	1,081,499	4,305,933	398%
	2034	1,576,054	7,153,609	454%	501	898,554	4,078,480	454%
	2035	1,356,786	7,020,327	517%	444	742,008	3,839,321	517%
	2036	1,160,944	6,830,691	588%	391	609,021	3,583,321	588%
	2037	987,323	6,572,730	666%	343	496,826	3,307,431	666%
	2038	834,507	6,282,277	753%	299	402,809	3,032,396	753%
	2039	700,949	5,944,916	848%	260	324,548	2,752,571	848%
	2040	585,144	5,570,360	952%	224	259,884	2,474,002	952%
	2041	485,577	5,181,396	1,067%	192	206,871	2,207,433	1,067%
	2042	400,698	4,765,794	1,189%	164	163,750	1,947,601	1,189%
	2043	328,903	4,362,162	1,326%	140	128,931	1,709,977	1,326%
	2044	268,753	3,954,258	1,471%	118	101,057	1,486,885	1,471%
	2045	218,675	3,556,545	1,626%	100	78,874	1,282,817	1,626%
	2046	177,259	3,194,858	1,802%	84	61,329	1,105,381	1,802%
	2047	143,256	2,845,365	1,986%	70	47,544	944,327	1,986%
	2048	115,529	2,532,335	2,192%	59	36,779	806,175	2,192%
	2049	93,057	2,227,003	2,393%	49	28,417	680,069	2,393%
	2050	74,907	1,957,049	2,613%	41	21,942	573,268	2,613%
	2051	60,280	1,720,631	2,854%	34	16,938	483,468	2,854%
	2052	48,512	1,506,686	3,106%	28	13,075	406,094	3,106%
	2053	39,061	1,313,541	3,363%	23	10,099	339,603	3,363%
	2054	31,464	1,132,860	3,601%	19	7,803	280,949	3,601%
	2055	25,340	977,722	3,858%	16	6,028	232,590	3,858%
	2056	20,406	843,540	4,134%	13	4,656	192,489	4,134%
	2057	16,424	730,553	4,448%	11	3,595	159,910	4,448%
	2058	13,204	630,054	4,772%	9	2,772	132,290	4,772%
	2059	10,594	540,392	5,101%	7	2,134	108,838	5,101%
	2060	8,475	463,020	5,464%	6	1,637	89,453	5,464%
	2061-2065	21,969	1,458,563	6,639%	16	3,828	252,520	6,596%
	2066-2070	5,629	545,936	9,699%	5	800	77,175	9,645%
	2071-2075	1,009	139,968	13,866%	1	117	16,183	13,802%
	2076-2080	111	21,429	19,372%	0	11	2,029	19,301%
History		75,809,794	46,875,564	62%	59,250	133,309,724	63,105,073	47%
Future		54,610,794	178,950,484	328%	17,267	40,425,623	104,926,133	260%
Lifetime		130,420,588	225,826,048	173%	76,517	173,735,347	168,031,206	97%

Attachment 2
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect the Pennsylvania Rate Level After Phased-In Increase
515 Series Auto Inflation Policies

	Calendar Year	Without Interest			D End of Year Lives	With Actual Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1997	544	0	0%	10	1,930	0	0%
	1998	151,523	0	0%	282	492,118	0	0%
	1999	698,108	0	0%	1,075	2,089,258	0	0%
	2000	1,775,744	166,207	9%	1,846	4,956,350	463,906	9%
	2001	2,869,290	145,833	5%	2,897	7,523,010	382,360	5%
	2002	4,017,437	173,328	4%	3,664	9,924,811	428,196	4%
	2003	4,429,450	185,832	4%	3,731	10,381,765	435,553	4%
	2004	4,351,998	546,341	13%	3,532	9,702,831	1,218,074	13%
	2005	4,177,420	1,634,402	39%	3,452	8,891,438	3,478,746	39%
	2006	4,208,678	870,809	21%	3,457	8,524,637	1,763,815	21%
	2007	4,206,500	802,285	19%	3,386	8,086,708	1,542,338	19%
	2008	4,062,437	849,641	21%	3,193	7,483,790	1,565,202	21%
	2009	3,830,303	1,578,764	41%	2,986	6,783,338	2,795,938	41%
	2010	3,612,793	1,504,442	42%	2,844	6,065,450	2,525,779	42%
	2011	3,430,286	2,624,056	76%	2,717	5,419,318	4,145,600	76%
	2012	3,277,205	2,078,819	63%	2,607	4,893,582	3,104,131	63%
	2013	3,134,280	2,695,941	86%	2,504	4,432,302	3,812,431	86%
	2014	3,021,949	2,008,520	66%	2,439	4,058,140	2,697,219	66%
	2015	3,207,699	3,030,075	94%	2,349	4,109,971	3,882,385	94%
	2016	3,617,532	4,461,368	123%	2,249	4,431,387	5,465,064	123%
Projected Future Experience (60 Years)	2017	3,650,027	4,861,482	133%	2,156	4,270,016	5,687,248	133%
	2018	3,458,943	4,620,277	134%	2,059	3,869,368	5,168,500	134%
	2019	3,251,890	5,121,610	157%	1,952	3,476,829	5,475,880	157%
	2020	3,367,757	6,915,534	205%	1,863	3,441,377	7,066,709	205%
	2021	3,406,013	5,701,827	167%	1,661	3,335,864	5,584,393	167%
	2022	3,688,706	6,156,193	167%	1,571	3,465,452	5,783,598	167%
	2023	3,989,524	6,100,804	153%	1,410	3,595,265	5,497,901	153%
	2024	4,539,255	5,958,104	131%	1,259	3,923,904	5,150,411	131%
	2025	4,742,100	6,300,898	133%	1,174	3,932,135	5,224,686	133%
	2026	4,312,224	6,602,409	153%	1,089	3,429,912	5,251,509	153%
	2027	3,896,761	6,839,225	176%	1,006	2,973,099	5,218,101	176%
	2028	3,499,614	7,012,550	200%	925	2,561,236	5,132,223	200%
	2029	3,123,938	7,125,242	228%	846	2,193,087	5,002,108	228%
	2030	2,772,324	7,208,924	260%	770	1,866,901	4,854,537	260%
	2031	2,445,899	7,274,268	297%	697	1,579,937	4,698,840	297%
	2032	2,144,626	7,268,816	339%	628	1,328,853	4,503,902	339%
	2033	1,868,969	7,224,466	387%	562	1,110,839	4,293,930	387%
	2034	1,618,811	7,133,668	441%	501	922,931	4,067,111	441%
	2035	1,393,594	7,000,758	502%	444	762,137	3,828,619	502%
	2036	1,192,439	6,811,651	571%	391	625,543	3,573,332	571%
	2037	1,014,108	6,554,409	646%	343	510,304	3,298,211	646%
	2038	857,146	6,264,765	731%	299	413,736	3,023,944	731%
	2039	719,965	5,928,344	823%	260	333,353	2,744,898	823%
	2040	601,018	5,554,833	924%	224	266,934	2,467,106	924%
	2041	498,750	5,166,954	1,036%	192	212,483	2,201,280	1,036%
	2042	411,569	4,752,510	1,155%	164	168,193	1,942,172	1,155%
	2043	337,826	4,350,003	1,288%	140	132,429	1,705,211	1,288%
	2044	276,044	3,943,236	1,428%	118	103,798	1,482,741	1,428%
	2045	224,608	3,546,631	1,579%	100	81,014	1,279,241	1,579%
	2046	182,068	3,185,952	1,750%	84	62,993	1,102,300	1,750%
	2047	147,143	2,837,433	1,928%	70	48,834	941,694	1,928%
	2048	118,663	2,525,276	2,128%	59	37,777	803,928	2,128%
	2049	95,581	2,220,795	2,323%	49	29,188	678,173	2,323%
	2050	76,939	1,951,594	2,537%	41	22,537	571,670	2,537%
	2051	61,915	1,715,835	2,771%	34	17,397	482,120	2,771%
	2052	49,828	1,502,486	3,015%	28	13,430	404,962	3,015%
	2053	40,121	1,309,880	3,265%	23	10,373	338,657	3,265%
	2054	32,317	1,129,702	3,496%	19	8,015	280,166	3,496%
	2055	26,027	974,997	3,746%	16	6,192	231,942	3,746%
	2056	20,959	841,189	4,013%	13	4,783	191,952	4,013%
	2057	16,870	728,517	4,318%	11	3,693	159,464	4,318%
	2058	13,563	628,298	4,633%	9	2,848	131,921	4,633%
	2059	10,882	538,886	4,952%	7	2,192	108,535	4,952%
	2060	8,705	461,729	5,304%	6	1,682	89,204	5,304%
	2061-2065	22,565	1,454,497	6,446%	16	3,932	251,816	6,404%
	2066-2070	5,782	544,415	9,416%	5	822	76,960	9,364%
	2071-2075	1,037	139,578	13,462%	1	120	16,138	13,400%
	2076-2080	114	21,370	18,808%	0	11	2,024	18,738%
History		75,809,794	46,875,564	62%	59,250	133,309,724	63,105,073	47%
Future		54,506,908	178,493,916	327%	17,267	40,106,158	104,673,630	261%
Lifetime		130,316,702	225,369,480	173%	76,517	173,415,882	167,778,703	97%

Attachment 3
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect the Pennsylvania Rate Level After One-Time Increase
780 Series Auto Inflation Policies

	Calendar Year	Without Interest			D End of Year Lives	With Actual Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	2003	26,016	0	0%	60	60,977	0	0%
	2004	219,712	0	0%	257	489,849	0	0%
	2005	438,904	0	0%	395	934,187	0	0%
	2006	768,984	0	0%	700	1,557,570	0	0%
	2007	1,098,140	133	0%	778	2,111,098	255	0%
	2008	1,177,944	67,823	6%	746	2,169,999	124,943	6%
	2009	1,081,819	100,932	9%	661	1,915,865	178,747	9%
	2010	986,741	20,323	2%	620	1,656,621	34,119	2%
	2011	935,053	32,825	4%	586	1,477,238	51,859	4%
	2012	888,802	82,374	9%	561	1,327,175	123,002	9%
	2013	846,080	204,126	24%	546	1,196,473	288,662	24%
	2014	819,760	374,588	46%	529	1,100,846	503,030	46%
	2015	803,743	141,501	18%	519	1,029,822	181,303	18%
	2016	783,550	377,329	48%	513	959,829	462,218	48%
	2017	767,550	670,826	87%	500	897,926	784,771	87%
	2018	743,919	141,177	19%	487	832,189	157,928	19%
	2019	713,219	401,298	56%	471	762,553	429,056	56%
	2020	763,271	446,135	58%	466	779,956	455,888	58%
Projected Future Experience (60 Years)	2021	835,125	508,122	61%	437	817,925	497,656	61%
	2022	838,453	586,087	70%	423	787,706	550,615	70%
	2023	953,625	649,516	68%	397	859,385	585,329	68%
	2024	1,054,197	715,719	68%	371	911,288	618,694	68%
	2025	1,003,867	821,118	82%	357	832,404	680,868	82%
	2026	951,592	937,350	99%	342	756,890	745,561	99%
	2027	897,474	1,055,327	118%	327	684,743	805,179	118%
	2028	841,922	1,181,706	140%	311	616,171	864,846	140%
	2029	785,060	1,309,853	167%	294	551,133	919,551	167%
	2030	727,343	1,433,447	197%	278	489,797	965,293	197%
	2031	669,221	1,558,970	233%	260	432,286	1,007,022	233%
	2032	611,158	1,654,263	271%	243	378,685	1,025,014	271%
	2033	554,312	1,727,011	312%	225	329,460	1,026,465	312%
	2034	499,625	1,782,972	357%	208	284,851	1,016,524	357%
	2035	447,852	1,817,824	406%	191	244,924	994,143	406%
	2036	399,559	1,838,625	460%	175	209,605	964,527	460%
	2037	354,927	1,844,841	520%	160	178,601	928,333	520%
	2038	313,970	1,846,778	588%	145	151,550	891,423	588%
	2039	276,617	1,856,647	671%	131	128,077	859,651	671%
	2040	242,671	1,853,887	764%	118	107,779	823,380	764%
	2041	211,977	1,836,373	866%	106	90,309	782,351	866%
	2042	184,318	1,812,586	983%	95	75,324	740,736	983%
	2043	159,496	1,783,730	1,118%	84	62,523	699,226	1,118%
	2044	137,319	1,737,325	1,265%	75	51,635	653,271	1,265%
	2045	117,617	1,683,333	1,431%	66	42,423	607,165	1,431%
	2046	100,229	1,623,344	1,620%	58	34,678	561,657	1,620%
	2047	85,011	1,553,820	1,828%	50	28,214	515,686	1,828%
	2048	71,819	1,470,709	2,048%	44	22,864	468,204	2,048%
	2049	60,471	1,391,697	2,301%	38	18,466	424,988	2,301%
	2050	50,760	1,313,290	2,587%	33	14,869	384,695	2,587%
	2051	42,482	1,236,136	2,910%	28	11,937	347,333	2,910%
	2052	35,438	1,160,069	3,273%	24	9,552	312,671	3,273%
	2053	29,431	1,081,716	3,675%	20	7,609	279,667	3,675%
	2054	24,282	1,007,532	4,149%	17	6,022	249,868	4,149%
	2055	19,865	923,785	4,650%	15	4,726	219,759	4,650%
	2056	16,108	837,690	5,201%	12	3,676	191,154	5,201%
	2057	12,940	741,862	5,733%	10	2,832	162,385	5,733%
	2058	10,301	635,399	6,168%	8	2,163	133,412	6,168%
	2059	8,126	542,497	6,676%	7	1,637	109,262	6,676%
	2060	6,350	461,000	7,260%	6	1,227	89,063	7,260%
	2061-2065	15,331	1,339,588	8,738%	16	2,677	232,769	8,694%
	2066-2070	3,465	416,195	12,010%	5	493	58,979	11,956%
	2071-2075	580	95,450	16,471%	1	67	11,054	16,415%
	2076-2080	66	14,063	21,418%	0	6	1,330	21,348%
History		13,863,205	3,061,389	22%	9,395	21,260,174	3,775,783	18%
Future		14,662,348	53,679,255	366%	6,212	10,249,188	25,006,762	244%
Lifetime		28,525,554	56,740,644	199%	15,607	31,509,362	28,782,545	91%

Attachment 4
MedAmerica, CICA, and CLICNY
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect the Pennsylvania Rate Level After Phased-in Increase
780 Series Auto Inflation Policies

	Calendar Year	Without Interest			D End of Year Lives	With Actual Interest		
		A	B	C = B / A		E	F	G = F / E
		Earned Premium	Incurred Claims	Incurred Loss Ratio		Earned Premium	Incurred Claims	Incurred Loss Ratio
Historical Experience	2003	26,016	0	0%	60	60,977	0	0%
	2004	219,712	0	0%	257	489,849	0	0%
	2005	438,904	0	0%	395	934,187	0	0%
	2006	768,984	0	0%	700	1,557,570	0	0%
	2007	1,098,140	133	0%	778	2,111,098	255	0%
	2008	1,177,944	67,823	6%	746	2,169,999	124,943	6%
	2009	1,081,819	100,932	9%	661	1,915,865	178,747	9%
	2010	986,741	20,323	2%	620	1,656,621	34,119	2%
	2011	935,053	32,825	4%	586	1,477,238	51,859	4%
	2012	888,802	82,374	9%	561	1,327,175	123,002	9%
	2013	846,080	204,126	24%	546	1,196,473	288,662	24%
	2014	819,760	374,588	46%	529	1,100,846	503,030	46%
	2015	803,743	141,501	18%	519	1,029,822	181,303	18%
	2016	783,550	377,329	48%	513	959,829	462,218	48%
	2017	767,550	670,826	87%	500	897,926	784,771	87%
	2018	743,919	141,177	19%	487	832,189	157,928	19%
	2019	713,219	401,298	56%	471	762,553	429,056	56%
	2020	763,271	446,135	58%	466	779,956	455,888	58%
Projected Future Experience (60 Years)	2021	835,125	508,122	61%	437	817,925	497,656	61%
	2022	838,453	586,087	70%	423	787,706	550,615	70%
	2023	883,439	649,381	74%	397	796,134	585,207	74%
	2024	992,133	715,408	72%	371	857,637	618,426	72%
	2025	1,013,466	820,762	81%	357	840,363	680,573	81%
	2026	960,692	936,944	98%	342	764,127	745,238	98%
	2027	906,056	1,054,869	116%	327	691,290	804,830	116%
	2028	849,972	1,181,194	139%	311	622,063	864,472	139%
	2029	792,567	1,309,285	165%	294	556,403	919,153	165%
	2030	734,298	1,432,826	195%	278	494,481	964,874	195%
	2031	675,620	1,558,294	231%	260	436,419	1,006,586	231%
	2032	617,001	1,653,545	268%	243	382,306	1,024,569	268%
	2033	559,612	1,726,262	308%	225	332,611	1,026,020	308%
	2034	504,403	1,782,199	353%	208	287,575	1,016,083	353%
	2035	452,135	1,817,036	402%	191	247,266	993,712	402%
	2036	403,380	1,837,828	456%	175	211,609	964,109	456%
	2037	358,321	1,844,042	515%	160	180,309	927,931	515%
	2038	316,972	1,845,978	582%	145	153,000	891,036	582%
	2039	279,263	1,855,842	665%	131	129,302	859,278	665%
	2040	244,992	1,853,084	756%	118	108,810	823,023	756%
	2041	214,004	1,835,577	858%	106	91,172	782,012	858%
	2042	186,081	1,811,801	974%	95	76,044	740,415	974%
	2043	161,021	1,782,957	1,107%	84	63,120	698,923	1,107%
	2044	138,632	1,736,572	1,253%	75	52,128	652,988	1,253%
	2045	118,741	1,682,603	1,417%	66	42,829	606,901	1,417%
	2046	101,188	1,622,640	1,604%	58	35,010	561,413	1,604%
	2047	85,824	1,553,147	1,810%	50	28,483	515,462	1,810%
	2048	72,505	1,470,071	2,028%	44	23,082	468,001	2,028%
	2049	61,049	1,391,094	2,279%	38	18,643	424,804	2,279%
	2050	51,245	1,312,721	2,562%	33	15,011	384,529	2,562%
	2051	42,888	1,235,600	2,881%	28	12,051	347,183	2,881%
	2052	35,777	1,159,566	3,241%	24	9,643	312,536	3,241%
	2053	29,712	1,081,247	3,639%	20	7,682	279,546	3,639%
	2054	24,514	1,007,095	4,108%	17	6,080	249,760	4,108%
	2055	20,054	923,385	4,604%	15	4,771	219,664	4,604%
	2056	16,262	837,327	5,149%	12	3,711	191,071	5,149%
	2057	13,064	741,541	5,676%	10	2,859	162,315	5,676%
	2058	10,399	635,123	6,107%	8	2,184	133,354	6,107%
	2059	8,203	542,262	6,610%	7	1,652	109,215	6,610%
	2060	6,410	460,800	7,188%	6	1,238	89,024	7,188%
	2061-2065	15,477	1,339,007	8,651%	16	2,703	232,668	8,608%
	2066-2070	3,499	416,015	11,891%	5	498	58,954	11,837%
	2071-2075	585	95,409	16,308%	1	68	11,049	16,252%
	2076-2080	66	14,057	21,206%	0	6	1,330	21,137%
History		13,863,205	3,061,389	22%	9,395	21,260,174	3,775,783	18%
Future		14,635,099	53,656,605	367%	6,212	10,198,006	24,996,508	245%
Lifetime		28,498,304	56,717,994	199%	15,607	31,458,180	28,772,291	91%